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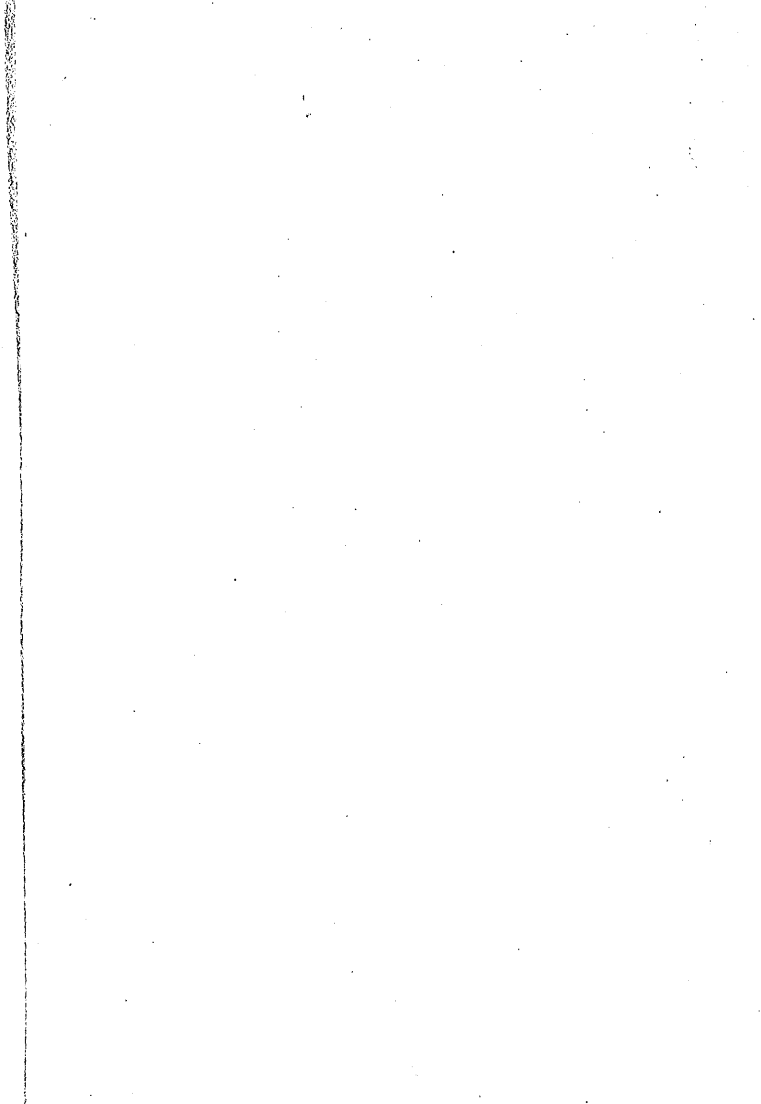
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WAYS THAT WIN IN CHURCH FINANCE

CHURCH FINANCE

BY

REV. ALBERT SIDNEY GREGG



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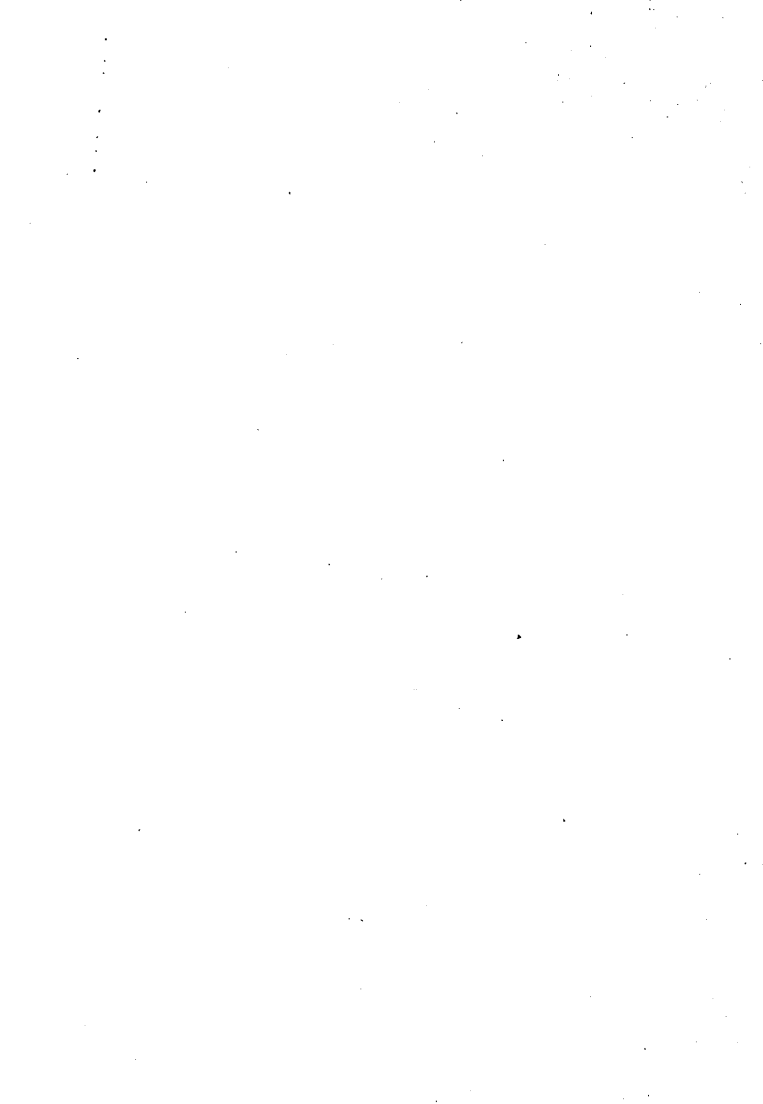
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TO A MOST EXPERT DOMESTIC FINANCIER,
MY WIFE,
THIS LITTLE BOOK IS AFFECTIONATELY
DEDICATED.



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INTRODUCTORY.

“Use the temporal; desire the eternal.”—THOMAS
À KEMPIS.

DURING the war between the North and South the Federal Government frequently became seriously embarrassed because of the lack of money in the National Treasury. The President and his Cabinet were obliged to give undivided attention to the actual military operations, and were therefore unable to devote much time or thought to the sale of bonds or the discovery of other sources of revenue. They depended upon the spontaneous loyalty of the people of the North to turn Government securities into cash; but their expectations in this respect were only partially realized. At length there came a time when it was clear to those who were carrying the burden of the war that something radical must be done to reach men and women who had money and induce them to part with some of it for the benefit of the sol-

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diers in the field who had not been paid for many months. As the outcome of this conviction, a financial agent was employed to dispose of Government bonds. Fortunately he was very successful. The treasury was soon replenished, there was a revival of hope and courage, and in due time the Northern troops brought the war to a close. Without the money obtained by this process the generalship of Grant and his associates and the bravery of the men in the ranks would have amounted to absolutely nothing. It was imperative that the soldiers should be paid, fed, clothed, and suitably equipped. Back of the fighter stood the financier, and of the two the latter seems to have been the more important. This fact was fully recognized by General Grant. Near the close of the war he met, by mere chance, the son of the man who had served as fiscal agent, and, on learning his identity, said to him:

"Tell your father that it is to his labors more than to those of any other man that the people of this country owe the continued life of the Nation."

Financiering lies at the heart of all organized work. It is vital, primary, and fundamental, and

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never incidental. This is as true in Church operations as in warfare. Very often the permanent success of evangelistic effort will depend upon the promptness with which the bills of the Church are paid, and this means that human intelligence must be employed in providing a regular and adequate income as well as in directing personal and other kinds of efforts to win the unrepentant to faith in Christ. Christians should be brought to understand, by distinct, specific, persistent, and loving teaching, that they ought to manage their money in the interest of Christ's all-inclusive kingdom, and not for themselves alone. Stinginess is due principally to covetousness and ignorance of obligation. Scolding will not promote liberality. Comprehensive, luminous, reasonable, and systematic instruction in the pulpit, Church press, by tracts, Conventions, and in private, is the supreme need, and until that is done the question of Church finance will remain unsolved.

It is well understood that money matters press heavily upon most Churches and Christian institutions, and that the pastor must often carry the entire burden of responsibility. While this

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is true to a very large degree, pastors do not all experience it in exactly the same way. The circuit preacher, or man in charge of a small station, is concerned most in getting his own support from the people and in raising a respectable collection for missions and other benevolences. The pastor of the large city Church may receive his salary regularly; but his duties are multiform, and in the midst of their performance he is quite often obliged to obtain large sums of money, for purposes unknown in the country, from people who are already heavily taxed. In many city congregations there is a relatively larger percentage of members and attendants who give nothing, or very little, than there is in the smaller Churches. They come and go with the crowd, unknown and unnumbered. The most unfortunate Churches are those commonly classed as "suburban." They are frequently located in the midst of a well-to-do class of people whose financial, religious, and social interests are "in the city," and who merely board and lodge in their suburban homes.

In addition to the pastor and the officary, the problem of raising money also confronts the

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presiding elders, bishops, and connectional secretaries. Their eyes are fixed upon the various world-wide activities of the Church, and they are chiefly concerned about the collections for general benevolent purposes. Debts meet them everywhere, and they are constantly embarrassed by opportunities for using more money than they can possibly get. Agents for hospitals, universities, homes for the aged, orphanages, etc., are ever on the watch for men and women who will contribute to their causes. In the wider view of the subject, the interests represented by such agents may be classified as Christian—especially where they are under the direct control of some Church. They must have money. The promotion of Christian benevolence is a matter of deep concern to them, because they get much of their support, directly and indirectly, from Christian people. Missionary secretaries look out over the world, behold the needs and advantageous openings among the millions who have not heard the gospel, and then agonize in heart and mind in their efforts to devise more efficient methods for increasing their revenues. The financial problem is universal, and its so-

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lution must rest upon universal and all-inclusive principles. Expedients may tide over a crisis, but they will do little toward developing the spirit of true benevolence.

Although emphasis is placed upon the relation of the pastor to this question, the responsibility is not limited to him. The suggestions herein presented will apply with equal force to executive officers in all branches of Church work, such as presidents of young people's organizations, Sunday-school superintendents, local officials, presiding elders, bishops, and the secretaries of the benevolent societies. Even the private member of the Church, who does little besides fill a seat occasionally at preaching service, may find that he has not been entirely omitted. All are included. The Church is like an army with a splendidly-trained corps of officers and ranks of well-drilled men that has been compelled to halt in the presence of a weakening enemy because the supply of rations and ammunition is not sufficient for the demands of the occasion.

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I.

FINANCIAL RIGHTEOUSNESS.

“To him that knoweth to do good and doeth it not, to him it is sin.”—JAMES.

A PROFESSING Christian who fails or neglects to give to the utmost of his ability for the support of the Church and the promotion of Christian enterprises is either a victim of self-deception or a hypocrite. If he knows his duty, and does not perform it, he is guilty of sin. This may sound severe, but it is one of the fundamentals of the Christian system. Obedience to Christ is the test of discipleship, and where convictions are stifled and the light of truth and the Spirit is disregarded, there can be no continuance of fellowship with the Savior. Habitual resistance of this kind soon produces an attitude of supreme indifference to active Christian work,

and the individual thus affected may be very fair to look upon and delightful to know in a general way, but in the sight of God he is like the whited sepulcher—"full of dead men's bones." It is not putting the matter too strong to say that much of the spiritual weakness which exists in so many Churches is due to covetousness and greed, which, in turn, grow out of distrust of God, desire for independence, love of pleasure, and false standards of success. Millions of people believe that the accumulation of wealth is the chief business of life. It is, in their estimation, the only object worth seeking. Money too often determines rank among Christians. Young men are sometimes urged to become Church members because such action would "help them in business." Christian character is undoubtedly an asset of great value, but the emphasis should not be unduly placed upon its commercial aspects.

This materialistic ideal (Mammon worship) must be assaulted directly and vigorously by the pulpit. It can not be passed over lightly. The sins of covetousness and greed should be mercilessly hunted out, exposed, and denounced. They lurk in the hearts of multitudes of

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Church members who think they are ready for a reserved seat in heaven, but who may never fully realize the mistake they are making until it is too late for repentance. There is great and increasing need in the pulpit of the spirit of the ancient prophets and reformers who cried aloud and spared not, regardless of consequences to themselves. We are becoming so mincingly nice in our preaching that we prefer to allow an entire congregation to slumber in sin and ignorance of their condition rather than run the risk of making a few people angry by preaching the truth that will arouse the conscience and lead to repentance and consecration. It is impossible to avoid stirring up the devil a little when hard blows are struck at financial unrighteousness, but the blows must be struck if somnolent Christians are to be awakened. Every believer is bought with a price, and belongs to Christ. He is saved for service, and, as money represents labor, its use is inseparable from the full performance of good works, without which a profession of faith is almost blasphemous. Money getting is not necessarily sinful, provided dishonest methods are not employed, and the money does not get

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the man. Wealth is a splendid servant, but a bad master. The Christian should regard it merely as an economic instrument, a tool of civilization with which he can greatly enlarge the sphere of his usefulness. He should not seek to buy himself off by doling out a small percentage for Christian work, and spending the remainder upon himself; but he should think of himself as a steward of the manifold mercies of God, and administer his income as if it were a sacred trust fund. This principle applies with equal force to the widow with her mites and the millionaire with his millions. The poor man may make sacrifices to pay one-tenth into the treasury of the Lord, and the rich man may forego luxuries and indulgences well-nigh inseparable from wealth so that he may use nine-tenths for God. As in all other phases of Christian activity, this matter is to be regulated more by ideals and principles than by minute and specific rules.

II.

CHRISTIAN IMPERIALISM.

“The field is the world.”—JESUS.

MANY Christians have a sadly limited vision of the nature and sweep of Christianity. They are inclined to think of the Church as something weak and dependent, and not vitally connected with life's stern realities. Some carefully discriminate between “religious” and “secular” interests, and, in doing so, frequently classify money as secular and worldly, not to be mentioned in the same breath with true spirituality. Others feel that their own personal salvation is all they need care about. They may include the members of their own families, and possibly their local Church, but beyond these narrow limitations they have no concern. The very mention of missionary work is offensive. They don't know anything about it, and what is worse, they don't want to know. They are good people in many ways, but they need enlightenment. The more they learn about the condition and needs of people in places outside of their own village

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or neighborhood the more they will come into sympathy with humanity, and the more they sympathize the more willing they will be to give their money for purposes not confined to their own little world of experience and observation. Liberality is governed largely by point of view. If the individual has caught the universal and all-embracing vision he will feel that he is a part of the greatest movement in the world, and will give freely and gladly of his means and time for its promotion. He does not pose as a mere "foreign" missionary enthusiast. He is a world missionary, a universal patriot, who regards the gospel as the mighty regenerative power that will, in the course of time, transform humanity, abolish ignorance, vice, crime, poverty, and misery, and usher in an era of universal peace.

The solution of the problem of local finances, whether in the country or in the city, lies in the education of believers up to the imperialistic point of view. If they can be gotten to the top of the mountain, whence they can see the world from the standpoint of Christ and the angels, there will be no further trouble about service or contributions from them for both local and

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general purposes. The Moravians regard the general work as of paramount importance, and the local interests as incidental. All their activities are carried on with this thought in mind. They maintain one missionary abroad to every fifty-eight Church members at home. The standard of character and self-sacrificing service among them is a constant rebuke to Christians of other sects.

The writer has found, by actual experience in the pastorate on a hard field, that it pays in every way to give the universal outlook. It never impoverishes the local Church to place the emphasis upon contributions to outside causes. The testimony of the progressive pastors of all denominations is that a missionary Church is always fully alive to the demands of the home field, and zealous and liberal in doing all that needs to be done. The Church that begins and ends in itself is the one that has the most difficulty in raising money to pay its local bills. It is a standing reproach to Christendom, because it has a name to live, yet is dead.

III.

THE PASTOR AS A TACTICIAN.

"It is better to set ten people at work, than to do the work of ten people."—MOODY.

IN the process of lifting a congregation to the world-wide point of view the pastor must be a tactician. A direct assault upon ignorance or prejudice is seldom wise or successful. Far better results can be accomplished by indirect methods, and the more diverse the agencies employed and the larger the number of people enlisted, the less danger there will be of inviting defeat by stirring up antagonisms. A sermon or address on "Human Nature as Exhibited in a Chinaman" would attract attention, bring an expectant audience, and open the way for a very interesting and profitable discussion of the effects of Christian teaching upon Chinese character. The same theme presented as an address on "Missions in China" would be far less effective.

A Congregational pastor who was interested in giving his people a more comprehensive outlook conducted a monthly prayer-meeting lecture

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course, based on this policy, which produced excellent results. He arranged with a number of laymen to deliver addresses on various countries, such as Japan, India, Turkey, etc., with especial reference to missionary achievements among the natives. The topics were duly announced, and the chapel was well filled on these occasions. Deep interest was aroused, and the people went away hungry to know more about Christian work in other countries. Prayers ascended and purses were opened. If the pastor had merely announced a "monthly missionary prayer-meeting" the people would have diligently remained away. Almost any pastor could find at least one or two men and women in his congregation or community who would "post up" and give a series of lectures of this kind. They are wonderfully stimulating, imparting variety to the prayer-meeting, quickening intellectual life, and promoting religious zeal.

Another pastor encouraged the Woman's Foreign Missionary Society of his Church to occupy an occasional Sunday evening in the church by giving a literary and musical program. The women were very sensible, and always improved

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their opportunities to the utmost. The president enlisted women to write essays on phases of life in foreign countries, to be read during the evening. The essayists were thus forced to make a special study of their subject, which they would not have done otherwise. The novelty brought the crowd. The people were entertained, given information in pleasing forms, asked for a collection, and invited to join the society. A wise pastor can greatly increase the efficiency of the women's societies by attending their meetings and making them feel that he is interested. Often the women do not accomplish much because they are groping in darkness as to methods of carrying on their work. It is at this point that the pastor can help. He must not venture to manage or "boss" the women, but in the majority of cases his counsel, if sympathetically given, will be quickly accepted and acted upon. A pastor who discourages such organizations because they raise money to send away from the community is standing in his own light and is striking a blow at the prosperity and usefulness of the local Church.

The young people's society is a most hopeful

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agency. Quite often the pastor can by a word or a suggestion give direction to a program or entertainment so it will be uplifting and inspiring in place of narrow and trivial. There is great encouragement in the fact that so much is already being done by the young people's societies to give young Christians a world-wide outlook. The Student Volunteer Movement in the colleges is awakening much interest in a more comprehensive system of Christian work. While there are many promising signs, it should be remembered that what we see now are mere beginnings of greater things to follow.

The Sunday-school must not be overlooked. A monthly missionary program or address in the school is a very important feature. If children can be impressed with the universal ideal of Christianity, it will be comparatively easy to train them into being liberal givers. This general plan of enlightenment, which can be but little more than outlined here, may appear to be a slow process, and the pastor who is anxious for quick results may be inclined to reject it; but, after all, it is essential to the development of a strong spirit of benevolence. It is really

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not so slow and tedious as it appears to be. If carefully and regularly carried out, it will make a very marked change in a congregation even within one year. The chief aim should be to develop such a spirit of liberality that the pastor will not be obliged to give time or thought to finances, and can then devote himself to other matters.

IV.

INSTRUCTION IN THE PULPIT.

“We want downright facts at present more than anything else.”—RUSKIN.

JACOB RIIS, a New York reporter who has gained considerable prominence as a reformer, says the “fact” is all-powerful. In all the decisions of life we base our action upon the “facts in the case” as far as we are able to ascertain them. Results produced by the preaching of Christian truth are the strongest proof that can be offered in attestation of the Divinely supernatural origin and nature of Christianity. “By their fruits” ye shall know them is an eternal

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principle. Christ recognized and exalted it when he placed the emphasis upon the potency of witnessing as a means of winning the world to Himself. He rests his case upon the effects wrought in human hearts and minds and manifested in conduct. When the disciples of John, in compliance with the directions of their imprisoned and doubting Master, asked, "Art thou he that should come? or look we for another?" he replied: "Go your way, and tell John what things ye have seen and heard; how that the blind see, the lame walk, the lepers are cleansed, the deaf hear, the dead are raised, to the poor the gospel is preached." A sermon replete with concrete and world-wide instances of Christian achievement will grip the minds of men of affairs and carry conviction that will help to open purses which have been closed against sentimental appeals for years. A mere exhortation to give blindly is not sufficient. It is irritating, and often angers. Reasons are demanded. Sermons enforcing financial righteousness and giving reasons must be preached quite often—at least once a quarter. An occasional discussion will not be sufficient. Financial teaching must be

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line upon line, precept upon precept, here a little, and there a little. Often the very people who need such instruction are irregular in their attendance. One or two sermons can not possibly reach all the members.

Never ask for a special collection after a sermon on finances. It is far better to dignify the subject by making it a regular pulpit theme. It has become so common in some places for "begging" sermons to be preached when a collection is about to be taken that the moment the people catch the drift of the discourse they either lose interest entirely or brace themselves against it. Preach the sermon in the usual way, as the husbandman sows his grain, depending upon the powers of conscience, truth, reason, and the Holy Spirit to cause it to grow and bring forth a bountiful harvest in due season. Listeners will not think of it as "begging," and, gradually, they will come to take an entirely different and better view of Church finances and Christian benevolence in general.

The preacher should never apologize for bringing this topic into the pulpit. It is right that the people should be instructed, and what-

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ever is right demands no apology. Straight-forward, manly frankness commands respect and carries conviction, whereas timidity and a man-fearing spirit, which finds expression in perpetual explanations and apologies rightly incurs contempt. An apology degrades the subject and the cause of Christ, and places the preacher in the unenviable attitude of a suppliant, and gives the impression that the Church is a helpless dependent upon the charity of benevolent people. Where instruction is regularly given the ordinary collections will increase and money will be forthcoming for all legitimate purposes. Often there will be surprises in the form of unusually large contributions and special gifts. A New York preacher raised a large sum at a Sunday service with seemingly little effort. When asked for the secret of his success, he replied:

“Why, I began on that collection twenty years ago.”

He meant that he had so carefully indoctrinated his congregation in financial righteousness that the people were all liberal, and thought it strange to be otherwise. They were under the power of vital union with Christ and the mystical

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spell of the world-wide vision of his mission. What streams of gold and silver would flow unceasingly into the treasuries of Christian institutions if all Churches were as carefully instructed as that one! Another minister, in the same city, has so thoroughly trained his people that it is nothing uncommon for wealthy parishioners to place checks in the contribution-plates, signed in blank, on exceptional occasions, with the understanding that the pastor will fill in the amounts he thinks they should give. This is undoubtedly an extraordinary instance, but it shows what it is possible to accomplish. In contrast is the case of a man in the far West—a hard-working teamster—who was awakened to a realization of his financial duties, and began laying aside money so he would have it on hand when calls were made for special contributions. Asked why he had adopted such a method, he replied that it was because of the teaching he had heard at the Church which he attended. There are thousands of men and women in our Churches who would be similarly affected if the matter were intelligently presented to them.

V.

IS THE PASTOR A PAUPER?

“The laborer is worthy of his hire.”—JESUS.

“Even so hath the Lord ordained that they which preach the gospel should live of the gospel.”—PAUL.

IN the estimation of a certain class of people in nearly every community the pastor of a Church is a respectable individual who preaches once or twice on Sunday and spends the week days in idleness. He is not recognized as a worker, principally because he does not rush off to his office like a business or professional man, take his dinner-pail and go to a factory or shop, or hitch up his horses and go to the farm. This opinion of the ministry is not limited to the outsiders. It is held by more Church members than is generally surmised, and has much to do with their unwillingness to contribute to the Church. If they give anything it is because they pity the “poor preacher” rather than because they care for his cause. It is not uncommon to hear such persons argue earnestly that the minister should support himself by his own efforts, and preach

for nothing. These views are a sore trial to the heart of an earnest and self-respecting pastor. Rather than endure the taunt of being a pauper, dependent upon the sentimental charity of the community, more than one preacher has actually undertaken to earn money for self-maintenance and at the same time serve a Church, much to the detriment of himself and his congregation. There is Scriptural justification for a preacher supporting himself, as Paul did at Corinth by making tents; but only as an expedient. It may be allowable in a heathen community, either at home or abroad, when the supply of missionary money is limited, but should not be tolerated among Christian people. Great credit is due the heroic men who have carried on Christian work in this way, and naught said here should be interpreted to their disparagement. However, the preacher should rely upon self-support only in opening up a new preaching-place or when the Church is passing through some great financial distress, and then not until Home Missionary "barrels" and other resources have been exhausted. He should never carpenter, trade horses, deal in real estate, work a farm, write in-

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surance, run a store, or do anything else merely to relieve the people from supporting him—if they are able.

A great deal can be done to overcome the prejudices of a farming or village community by deliberately and specifically explaining the demands upon the time of the preacher from the pulpit. Tell of the need of a regular system of study, pastoral work, care of the sick, and the various duties that belong to the office. It may seem to be a very small matter, and one that would insult the intelligence of a congregation; but, if done tactfully, will promote good feeling between preacher and people. Sometimes the preacher seems to stand on a pedestal separate and apart—a man not concerned in or affected by the affairs of earth. An occasional frank heart-to-heart talk will enlist sympathy and remove much troublesome misunderstanding about the ministry. Make it clear that Church work is co-operative. The pastor gives his entire time, and is supported by his associates while engaged in a common cause. Details of results can be presented from the pulpit occasionally in the form of a report, and the people duly impressed

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with the fact that they are entitled to credit for their share in what has been or is being accomplished. The pastor is not the mere "hired man" of the congregation employed to do their Christian work for them. He is the representative of Jesus Christ, especially called and ordained to that high and holy office, and it is the duty of believers in Christ to support him so that he may efficiently serve the common Master. It is quite legitimate, however, for him to tell his co-workers in the pew how he employs his time, and to praise them for their faithfulness and generosity. The pastor who visits the people diligently in their homes and places of business, and really wins his way into their hearts and lives, usually has less difficulty in promoting generosity than does the minister who keeps aloof from his parishioners. He should not visit merely in the interest of the finances; but, if he makes a regular practice of calling, not only upon the members of the Church, but also upon strangers in the congregation and community, the finance committee will the more easily obtain the money for ministerial support and other purposes. A house-going pastor makes a church-going people.

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A delicate and important point to observe in pressing finances is to make all contributors feel that their gifts are fully recognized. Judicious commendation of loyalty and liberality will almost always have a beneficial effect upon the entire congregation. There are generally a few persons in each Church who serve and give to the utmost of their time, strength, and ability, and their conduct will furnish the pastor with an excuse for placing emphasis, without using names, upon the qualities which he wishes to see developed in all the members.

VI.

RELATIONS WITH OFFICIALS.

“What men want is not talent; it is purpose.”—
BULWER.

MUCH depends upon the size and wealth of the Church and the form of government under which it is conducted. Conditions vary. Each pastor must adjust himself to his individual problems. No matter whether the Church is metro-

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politan or rural, large or small, ignorant or cultured, episcopalian or congregational in its polity, the pastor is ever an official leader, but never a tyrannical dictator. Arrogation of supreme authority by the pastor in matters that belong to local officials necessarily involves the assumption of entire responsibility, and the moment a pastor takes this position in any Church work he overloads himself and demoralizes his lay helpers. Authority and responsibility, and the joys of success and the shame of failure, are inseparably joined together. The pastor should impress this view of the matter upon the officials charged with the financial affairs of the Church, and only in the most extreme cases should he step in and take the entire burden. Where, owing to the generosity of a few wealthy members or the thorough training of the officers, the financial question is already solved, the pastor should be careful not to meddle. It is permissible, however, for him to keep in touch with the men and show a sympathetic interest in their work; but let him beware of officiousness. Human nature loves to be trusted, and often when the pastor exhibits complete confidence in the

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officers, they will do far better than if he attempts to command them. The attitude of confident expectancy appeals to the noblest and strongest powers of the soul, and, where studiously maintained, will arouse the lethargic to activity and zeal. Many people are indifferent because they feel that nothing is really expected of them. In quite a large number of Churches, especially in the suburbs and in the small towns and in the country, officials are frequently lacking in courage and fertility of resource. They are willing, but, owing to a limited outlook, fail to realize their own latent capabilities. In dealing with them the pastor will need to exercise much discrimination and tact. They must be taught to have faith in themselves and the people as well as faith in God. The shrinking, hesitating spirit which so many good people exhibit when called upon to ask others for money for the Church is not due to real lack of religious life, but, in most cases, is attributable to false views of this branch of Church work. They look upon it as "begging," and their natural and legitimate pride revolts. If the right kind of teaching is being done in the pulpit it will not be difficult

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to overcome the fears of the timid and launch them out in the joyous work of raising money for Christ and the Church.

VII.

WHEN "BEGGING" BECOMES A PLEASURE.

"The joy of the Lord is your strength."—NEHEMIAH.

WHEN a person—especially one of the timid and hesitating kind—gains the victory over the evil spirit of diffidence and once obtains a taste of the joy of persuading others to give money for religious purposes, no more urging to perform that duty will be necessary. The sense of power over one's fears and the assurance of success is akin to that of a purely spiritual experience; indeed, it is spiritual, and of the most exalted type. There is a shrinking at first, but after the first encounter with some one, the fear leaves and the enjoyment begins. Of course, there are rebuffs and repulses, but it is a rare pleasure to meet them sweetly, and, in cases of failure, leave the people so the attack can be

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renewed again in the future. A farmer who raised the money for the support of preaching at a neighboring schoolhouse found pleasure in this work, and was popular with the people, regardless of their divergent sectarian and religious views. He visited everybody, was pleasant and affable, and could call repeatedly upon the same persons without causing offense, and was almost invariably successful in his appeals. He derived so much satisfaction from collecting that at times, when work was slack on his farm, he would hitch his pony to his two-wheeled cart, and spend several days making a general canvass for money. This man did not possess any extraordinary talent. He simply employed common sense, frankness, and persistence, and did what any man can do if he will try. Another instance comes to mind: A Church officer employed in a dry-goods house was transformed from a backward, inefficient Christian into an enthusiastic money-raiser and a general promoter of all the interests of the Church by the system of teaching and training advocated in these pages. The pastor looked upon him as a most unpromising case, and therefore was greatly delighted with the change

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wrought. This man was awakened to a realization of his latent powers by undertaking to raise twenty-five dollars from his friends during a debt-paying campaign. He obtained the amount, and kept on until he had collected over one hundred dollars. In the process he acquired a keen relish for financiering, and was always ready to assume a good share of amounts that were needed from time to time. He was a busy salesman, and was unable to devote much time to canvassing, but he improved his odd moments, chance meetings, etc., to the best advantage. The pastor, therefore, in enlisting the officials in this line of activity will help them spiritually and greatly strengthen the financial resources of his Church.

VIII.

THE PASTOR AS A GRAND STRATEGIST.

"Genius is only a superior power of seeing."—
RUSKIN.

LAY workers come to look upon a pastor as a specialist in all forms of Church work, and naturally apply to him for advice. Here his

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qualities as a leader will be tested. Ability of this kind includes the powers of foresight, insight, and breadth of view. The leader must be able to "see" ahead, and then plan ahead. If he is endowed with the "long vision," and has possession of all the facts that may govern the case, he should be able to determine the probable outcome of a given course of action for months, and even years, in advance. It is this qualification that is the distinguishing element of grand strategy, whether exercised in war, business, or Church life. In the pastorate it is a prime factor, and ranks next, if not superior, to pulpit talent. The pastor thus endowed may appear to be a very ordinary man; but he brings things to pass with seemingly little effort. He views human society as an organism, of which his Church is a part. Humanity is a composite whole. Individuals are factors having the power to act and react upon each other. The true leader in the pastorate deals with individuals, or groups of individuals, as formed into Official Boards, committees, etc., always in the light of how the proposed action will affect the entire body. The pastor thus becomes a co-

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ordinating force which causes all departments to work together for a common end. He accomplishes his purpose without announcement or display. Personal vanities are respected and guarded, and the people who are being guided and managed do not realize but that they are doing their own sweet wills. With these observations in mind we may better understand the value and power of pastoral generalship in financial matters. The pastor should know how other Churches are solving their problems, and be prepared to give his own Church the benefit of any information he may gather. There are times when it is legitimate for him to advance original ideas, but it is not best to do so until the local officials have reached the point where they feel they are unable to do anything for themselves. Even then it is better to prepare the way by submitting the plan to members of the Board privately in advance of a formal meeting. Some pastors never bring any matter into an official meeting of a character to excite controversy until they have carefully explained it to the officials personally, answered objections, and received suggestions. This practice promotes unity, enlists

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the talent of the men who have been consulted, and awakens enthusiasm, without which it is difficult to achieve success.

IX.

CHURCH PAPERS, BOOKS, AND TRACTS.

"The leaves of the tree were for the healing of the nations."—JOHN'S VISION.

IF all pastors realized how vitally local finances are effected by the circulation of denominational papers, Christian books, and tracts in their Churches, they would give more attention to their distribution. The pastor, in obtaining subscriptions, may feel that he is merely helping another man in a personal financial undertaking; but he should look over and beyond the incidental transactions of soliciting and collecting to the educational and inspirational effect upon the mind of the reader. Everything else is subordinate. The best way to get subscribers is to go after them personally. In the Methodist Church the pastor is the authorized agent for all

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the publications of the Book Concern, and upon him rests the responsibility of introducing them to the people. While this plan may seem onerous and burdensome, it has distinct advantages, one of which is that it enables the pastor to take such matters into the pulpit. He may get some subscribers to the papers in that way; but the most effective method is to make a private canvass, and do the work thoroughly and conscientiously. An instance comes to mind of a pastor, now in charge of a prominent Eastern Church, who looks after the circulation of religious literature as carefully as he does sermon preparation. He wastes no time in idle talk, but keeps going. His lists are lengthy and in excellent condition. He is the joy of the publishers and the secretaries of the benevolent societies; but, after all, he is the chief beneficiary himself. There are no financial problems to disturb his slumbers or hamper his operations. Agony Sunday has been banished forever. The pastor of a small village Church helped himself and his people by a similar process. His age was against him. The dead line had been passed, and he belonged—in the estimation of some of his brethren—in that un-

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fortunate class of preachers who are no longer wanted by the stronger Churches, but who must be taken care of by the bishops until they reach the age of superannuation. But this brother had an idea and a conviction. He resolved to push the Church paper, and he did so most successfully. He kept at it steadily until he had induced, not only each family in the congregation to subscribe, but had placed the paper in nearly every home in the village, regardless of religious inclinations. The Church increased in membership, the financial question became less of a burden, and the society developed in general strength and usefulness. One of the best moves ever made by the Methodist Missionary Society was the decision to send *World-Wide Missions* to each person who gives at least one dollar for missions. It is a paying investment for the entire Church, and Methodist preachers who take advantage of this arrangement to the full limit always find an improvement in their local finances and less difficulty in raising money for all benevolent purposes.

We all recognize the power of a good book in molding Christian character. If a pastor finds

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that a recent publication contains information that would help his people, let him take it into his pulpit, explain its merits, and offer to receive orders. His indorsement often will influence some one to buy. Tracts are so cheap that thousands can be obtained for a small outlay. Those that give specific instances of the power of the gospel in all parts of the world are especially useful. They stir both mind and heart. An occasional distribution, however, will not suffice. They should be scattered continuously. Men, women, and children can be enlisted as tract peddlers who are unable to do much else. The stories of lives that have been influenced toward righteousness by the tract would fill volumes.

All forms of religious error bestow much attention upon the distribution of literature. Mormonism, Christian Science, Theosophy, Free Thought, and every other "ism" is industriously thrust upon public attention by tracts and booklets. Errorists and extremists have been known to stand on the street in front of an evangelical church and hand out their publications to the people as they left the edifice after a Sunday service. These things being true, it behooves

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Methodists and other branches of Protestantism to give increased attention to the use of orthodox literature. The Woman's Missionary Societies in several denominations, and the Woman's Christian Temperance Union never allow their "dignity" to interfere with the sale of their books or the scattering of their tracts. They have them in great variety, and make a business of "seeding a community down" with vitalizing information.

X.

INSTRUCTION OF YOUNG CHURCH MEMBERS.

"Train up a child in the way he should go, and when he is old, he will not depart from it."—SOLOMON.

THE way in which children and young people are sometimes urged to assume the relations and responsibilities of Church membership is a scandal and a shame. A great deal of the "dead timber" that incumbers Church records to-day is the

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legitimate result of a failure to guard the door of the Church with sufficient care. Every person who becomes a Methodist is required to promise publicly that he or she, as the case may be, will "give, according to ability, to the support of the Church and its various benevolent enterprises." This vow should be carefully explained before the candidate is received into membership. Its vital relationship to spirituality and Christian service must be set forth in unmistakable terms. If a young Christian can be started right in this respect, he will generally be found a faithful and aggressive factor in either local or general work. It is much easier to indoctrinate Church members financially before they are received than it is later. Their minds are more receptive, and whatever is acquired during this impressionable period becomes a part of their spiritual constitution. The probationers' class, held in private by the pastor at least once a month, supplemented by suitable reading, is the place to give instruction pertaining to financial obligations and other matters relating to Church membership. A running explanation of the Church vows at the time of the

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public reception is not sufficient, although on such occasions the pastor can profitably enlarge upon the financial features principally for the benefit of the congregation.

XI.

CURRENT EXPENSES.

“Let every one of you lay by him in store, as God hath prospered him.”—PAUL.

CURRENT expenses often suffer more from lack of attention than from lack of money. There must be persistent presentation of the needs of the Church to the indifferent, prompt statements, close collections, and accurate book-keeping. Among the methods most commonly used are pew rentals, personal subscriptions, basket collections, donations, fairs, festivals, and entertainments. Mission stations and Churches having endowments will not be included in this discussion. What is commonly known as the “envelope and subscription plan” is coming into practice in many Churches where the main reliance has formerly been upon pew rentals.

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Pledges ranging from one cent a week upward are obtained from the members of the Church and congregation at the beginning of the year. The main points are to get each person to pledge something, and then see that the pledge is paid. Often a large share of the work can be done in the congregation and by mail; but in getting money from the indifferent and delinquent, personal visitation will be required. In the country districts direct solicitation is preferable, because the people are better acquainted, and do not take kindly to communications sent through the post-office from officials who could far better attend to the matter in person. It seems to be impossible to devise a system that will operate itself without toil on the part of a few persons, generally the treasurer and the collectors. This labor, however, may be divided and systematized so it need not be burdensome. Some Churches have developed a method of collecting subscriptions on Saturday. Ten or twelve names are assigned to each collector, who makes the weekly calls, gathers the money, and turns it over to the treasurer on Sunday. It is an ideal plan, and works admirably where the right kind of

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collectors can be enlisted. If women who have high standing socially can be induced to take up this work the results will be very gratifying. The contribution-plates can be passed at the services, as usual, for the benefit of strangers and occasional contributors. However, the envelope system wears best. Its effectiveness is greatly increased by providing subscribers with packages of numbered and dated envelopes, so they can take them home and form the desirable habit of coming to the church with their contributions ready to deposit in the plate. This method also affords a very convenient opportunity for the training of the children in beneficence. In place of the father making a single pledge for the entire family, it is better for him to divide the amount among the boys and girls, and allow them to give the money in individual envelopes, so they will get credit for it on the records. This practice will help them to form the habit of contributing, which will become fixed as the children grow older.

A plan which works well in some places is for a judicious committee to apportion the total amount needed for current expenses among the

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members of the Church in various amounts from five cents a week up, according to their ability. Each one is then notified and required to state how much he will give, in case he is not willing to pay the sum fixed by the committee. In most cases the amount apportioned will be cheerfully contributed; but care must be taken, in inaugurating this system, not to create the impression that the Church is assuming arbitrarily to "tax" or "assess" the members. There must be unity and firmness in the finance committee, because it will be difficult to carry out this plan without arousing some hostility and criticism. Payments can be made through envelopes or collectors, and the people supplied with statements quarterly and annually, the same as where subscriptions are taken.

XII.

DONATIONS.

"The Lord has many fine farms from which he gets little rent."—PATRICK HENRY.

THE donation party is still a fixed institution in country Churches. Several good sisters get their heads together, and, after much mysterious

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planning and quiet soliciting, gather up a supply of edibles and take them to the parsonage. Happy the pastor who is not "eaten out of house" by the "party" that so often accompanies the donation! They are generally good social occasions, and while they can not be rigidly classified as systematic finance, they lighten the burdens of the parsonage housewife immensely, and give the people a chance to express their good-will toward the Church. There is certainly a special blessing awaiting the women who manage these affairs. Many books could be written about their kind deeds. Here is a little story illustrative of what may be done:

The pastor of a Church located in a prosperous farming community was having a hard time to get along. He was looked upon as a genteel dependent, although he was really doing good work. The men of the Church were of that kind aptly described by an eminent classical writer as "making a perpetual apology for the unpardonable presumption of being in the world." They would let the preacher go hungry rather than risk their precious reputations by asking their neighbors to help support him.

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Some of the women found out, from the "little woman" of the parsonage, just how matters stood, and then they became indignant. Their sympathies were aroused, and they resolved to do something. One of the number, who had more courage than the rest, got a team and wagon, and started out on a foraging expedition. She was well acquainted, and knew where to find an abundance of nice hams, salted meat, potatoes, apples, pears, canned fruit, preserves, etc., and she levied tribute wherever she went. She demanded generous donations, and then lectured the givers for "letting the preacher starve." The people were thoroughly astonished. They enjoyed her boldness. It was refreshing to hear somebody speak as if business was meant. The dear, good, hard-working souls had merely been thoughtless, that was all. They did not intend to let the preacher starve. Nevertheless, "want of thought will often do as much damage as a want of heart." When this donation party on wheels reached the parsonage the wagon was full of supplies that lasted the preacher and his family for many weeks. The lecturing that the people received also aroused them to a sense of

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their obligations, and the preacher never again approached the starvation line in that community.

It is seldom quite safe, however, for the pastor to offer to take farm produce for his support. He will soon find that the farmers will give him things that have little market value or that they can not use themselves. The writer well remembers some experiences of this kind on a frontier charge. Cabbage for breakfast! Cabbage for dinner! Cabbage for supper! Everybody had cabbages that year, and the preacher was welcome to them. A pastor who made an offer of this kind suddenly discovered, to his consternation, that the pumpkin crop in his parish was unusually large, and the people almost buried him in pumpkins. Although the custom of paying in farm produce may be abused, it is permissible under some circumstances, but it should never be allowed to become the chief reliance. It is too much of a temptation for well-to-do but stingy farmers and their wives to make the parsonage a dumping-ground. Like city people, they need instruction, and in many cases they need it most desperately.

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In connection with the subject of donations, there is a question that is of deep interest to pastor and Church officials. It pertains to the matter of "counting" such gifts on the salary. Some preachers count everything; others allow credit only for the cash that is paid them. Where the latter method is adopted, a Church will not get full recognition for all that it does for the support of the minister. It is better to allow a fair valuation on all produce turned in, and, at the same time, insist upon the Church getting onto a money basis as soon as possible.

XIII.

FAIRS, SUPPERS, AND ENTERTAINMENTS.

"Honor the Lord with thy substance and with the firstfruits of all thine increase."—SOLOMON.

THERE is a growing feeling throughout the more evangelical Protestant Churches that the "restauration-ice-cream-side-show" method of raising money is detrimental to spiritual life, and

a hindrance, rather than a help, to the finances. It is generally an expedient, and those who employ it do so because they have not been shown a better way. Some Churches have gone to such extremes that they have turned the place of worship into an entertainment resort and a house of merchandise. They have relied upon such plans for so long that the members know very little about genuine free-will giving. Many of them prefer to spit at a crack at ten cents a chance, try their luck with a grab-bag, or pay for tickets to a freak entertainment gotten up by the women, rather than give their money outright. Something must be offered in return, either to eat or laugh at, before they will "contribute." A pastor who attempts to lift a Church of this kind to a higher plane will have a job of house-cleaning on his hands at the outset. Such conditions require heroic treatment. Wherever they are found the men of the Church officialy will invariably be discovered to be sadly delinquent in their duties. A story is told of a Baptist Church which permitted the women to raise all the money, and then refused to allow them any voice in deciding how it should be ex-

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pended. The sisters had worked long and hard in serving suppers and getting up entertainments, and were justly indignant because of the discourteous treatment accorded them. The argument in favor of all the methods coming under this general heading is that the "outsiders" can not be otherwise induced to help support the Church. The objection to them is that they hinder the development of a spirit of true benevolence, which rests on the outright giving of money for Christian purposes regardless of immediate personal enjoyment or benefit to the giver. It is singular how even "outsiders" will respond to a frank and direct appeal to their generosity. Where they see that the members of a Church are constantly planning to secure money from them by claptrap methods, they may patronize the shows, but will have little respect for the piety of the people who give them. There was a large city Church, at one time, where the entertainments absorbed nearly all the strength of the members, so they had little left for anything else. A pastor was appointed who had that rare combination of qualities known as "grit, grace, and gumption." He took a bold stand,

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put a stop to the shows and suppers, began evangelistic work, laid the responsibility of the finances upon the people, and at the end of the year there was a snug balance in the treasury, whereas the Church had previously always closed up each year with a deficit.

XIV.

WHAT THE WOMEN CAN DO.

“This woman was full of good works and alms-deeds which she did.”—ACTS.

DIVORCE finances entirely from the social life of the Church, and have gatherings, with refreshments and programs, purely for the purpose of getting the people better acquainted with each other. If a fee is charged to meet expenses, let it be so understood, but keep steadily in mind that the supreme purpose is social, educational, and spiritual. It may be best to have a private entertainment fund, obtained from interested individuals or from the general treasury. A compromise is to have a receptacle on a stand near

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the door into which the people can place their contributions as they leave the place. "Get-together meetings" of this kind may be properly held in the vestry, but should be excluded from the main auditorium. The noise and levity of such occasions, while innocent enough in itself, is destructive of reverence for the house of worship if allowed to take place in the preaching-place. Small Churches, where there is no vestry, can guard the sanctuary by holding their social gatherings in private residences, or, in summer-time, on lawns or in large yards. A fair is scarcely permissible anywhere. Very often sales are made, not upon the merits of the article, but by an appeal to the benevolence of the buyer. Like the "pay" socials and entertainments, it is detrimental to the development of direct giving because it teaches the Church and community to expect something of a material nature in return for assistance rendered the cause of Christ.

Wherever the people are brought into pleasant social relations, and are given an intellectual and moral uplift, they are apt to feel more kindly toward the Church and more disposed to respond when asked to contribute. If they are clearly

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taught that the Church relies solely upon the good-will of its members and attendants for support, and is not depending upon money obtained by entertainments, the income will be increased and the Church generally benefited. Lectures, concerts, etc., come under this general classification. They are permissible as a means of education, but objectionable as financial affairs. It is best never to make a charge at the door of the church for the privilege of seeing or hearing anything that may take place in the building. If money is wanted, ask for it as a free-will offering, and then pass the contribution-boxes. Poverty should never bar a man or woman from the house of God.

A pastor who wishes to induce his Church to abandon the entertainments should begin by talking with the advocates of that method privately, and showing them how they can employ their time and strength to better advantage. Pulpit harangues against "suppers and entertainments" merely stir up strife, and do not accomplish anything. It is a delicate question in many Churches, and requires tactful treatment. Firmness, with sweetness of spirit, together with

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prudence, patience, and sanctified common sense, must be constantly exercised. Mere dogmatism will not suffice. Success may be achieved by maintaining an attitude of amiable reasonableness, and appealing directly to the better impulses of the members and "friends" of the Church.

XV.

CHURCHES AND PARSONAGES.

"Let them make me a sanctuary."—Exodus.

UNLESS the fund is provided in advance by gift or bequest, the responsibility for raising the money for building the church or parsonage will rest largely upon the pastor. He, in turn, will be obliged to enlist others in the undertaking. There are pastors who do nearly all the work themselves, while the officials and members stand and watch the performance. Others furnish the plans for getting the cash, awaken enthusiasm, and give the people something to do. It is hardly necessary to say that the latter method

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is the most commendable. In either case the preacher wins a reputation as a church and parsonage builder, and, once he is thus labeled, he rarely gets a chance to do anything else. The church-building specialist believes in himself and the people, and is convinced that if he goes after the money he can get it. Often his methods are not noted for their elegance, but he accomplishes his purpose, and that is the principal thing.

Where the money is to be raised from a large number of persons, as is often the case, it is best to have at least two-thirds of the amount in cash, and the balance covered by reliable pledges, before actual construction begins. The temptation and the tendency is to start with a smaller proportion, and the result, under such circumstances, is generally embarrassment and a constant drag on the activities of the organization. Interest on the aggregate Church indebtedness of the United States amounts to a large sum each year. In some places such bad judgment as to location and poor management in erecting the edifice have been exercised that the society hinders rather than helps Christian-

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ity. It is little less than outright wickedness for a church-builder to plunge into debt merely because it is easy to get credit and the day of reckoning seems to be in the distant future. The same principles should apply to church-building operations that regulate the conduct of prudent men in the management of their private affairs. But it is only too true that men who are exceedingly careful in handling their own money, will sometimes be almost criminally careless in administering Church funds. The coordinating power of the pastor can be applied at this point, and matters so arranged that the responsibility will be definitely fixed.

The plans ought to be carefully matured, cost estimated, and sufficient resources provided. All money expended should be by vote of the trustees, and paid out only on warrants on the treasurer, duly signed by the president and secretary. Careful records should be kept. These matters are very important, as they help prevent extravagance and scandals. Where one or two men are allowed to manage the matter as they please, without rendering an account or consulting with their official colleagues, there is danger of com-

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plications when the time arrives for final settlement.

If a church is to be put up by contract, it is wiser to let the job to some man or firm not connected with the society. There will be less danger of jealousies. In the case of a small building, where the pastor must act as architect and superintendent of construction, and depend upon donated labor and the main strength and awkwardness of his helpers, the situation is quite different. The latter method is not to be laughed at or despised. Churches built in this way generally serve a high and noble purpose in their respective communities, because the people have usually put their blood and brawn into them. They love the building and what it stands for, and, in most instances, are supremely devoted to a living Christ. It would be far better for many of the more pretentious organizations in cities if the people attending them had been forced to count each brick or nail as the structure was erected.

In the construction of the house of worship, as well as in all other activities, the ideal in mind is for the pastor to enlist the brains and energies of other people. Andrew Carnegie says

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his success is due to the fact that he has gathered about him men who know more than he does. Undoubtedly he has made use of the talents of other people in amassing his immense wealth, and the pastor can do likewise, in the city, village, and country, in carrying on Church work. It is legitimate for him to utilize even the Philistines in his enterprises, if they are willing. The erecting of a church is generally regarded as a town or neighborhood affair, and the larger the circle of men and women it touches the greater its influence will be after it is completed. A saw, hammer, and can of nails may enable a pastor to get on good terms with some sturdy fellow who could not be influenced at all by the regulation methods of approach.

XVI.

SELF-HELP IN DEBT-PAYING.

‘ Pay thy debt and live.’—PROPHET ELISHA.

THERE are numerous Churches where the debt is so large and forbidding, proportionately, that the people shrink from undertaking to pay

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it, and so they keep on scraping up the interest year after year, looking forward to the time when some rich man will cancel the mortgage for them. Churches and universities in the West look longingly for help from the East, and those in the East wait for a wealthy parishioner to die and leave them a handsome bequest. The way to pay any debt is to go at it with a steadfast purpose, and at least make a start. Do n't wait until the last dollar is in sight, but begin when nothing is in sight.

It is inspiring to see a small congregation making an onslaught upon a big \$10,000 mortgage, when it seems to be utterly impossible to raise a paltry few hundred. The heroic spirit always wins admiration and help, no matter where it is manifested.

No Church or institution has a moral right to seek outside aid either in paying debts, erecting a building, or meeting current expenses, until it has exhausted its own resources. The common practice is to begin on the outside first, and it rarely succeeds, because there is no basis for a convincing appeal. Wherever the members of a Church, large or small, exhibit blood earnest-

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ness to the extent of giving their last dollar, and then go outside for the balance, they generally get it. It is an act of moral heroism for a Church valiantly to undertake something in the line of duty which seems to be too great for accomplishment. Even non-Church members will help a determined membership when, otherwise, they would do nothing. They will go so far as to volunteer gifts under such circumstances.

A young people's society became convinced that the pulpit platform needed a new carpet. They wanted to buy one, and put it down, but did not have the money. The organization was small and poor. At length a resolution was adopted to the effect that "we undertake to raise money for the carpet." In due time the desired amount was gathered in one way and another, and the coveted floor-covering purchased and laid. Resolving to begin was the hardest part of the undertaking. The same is true of paying debts or any other difficult Church enterprise. It is astonishing how quickly the most formidable obstacles shrivel into nothing the moment they are resolutely and courageously attacked.

XVII.

ENLISTING THE MULTITUDE.

“The people had a mind to work.”—NEHEMIAH.

AN enthusiastic money-raising movement, sweeping on to victory, often has the appearance of being spontaneous. The people are willing to work, they give cheerfully, and each contributor in turn becomes a canvasser, obtaining more money from unexpected sources. An overburdened pastor from a neighboring Church, or an official, looking on, is apt mournfully to exclaim: “O, if our people would take hold like that, we could pay our debt!”

The fitting reply is that the interest of the Church and community has been carefully planned and developed from the beginning. Victory was organized in advance by the thorough and prayerful preparation of a few devoted men and women who resolved to rely upon God, themselves, and the people, and then went to work. It may be set down as an unalterable condition of success that somebody must carry the burden, and almost sleep with it. This is the price that

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must be paid in all truly great achievements, financial or otherwise. The crowd can not be quickened into activity without the exhibition of self-sacrifice, and even desperate earnestness, on the part of the leaders, lay or clerical. If the pastor himself has gotten down under the load, and is moving forward with firm reliance upon God, he will have little difficulty in winning the allegiance of a majority of the officials. Many Church standard-bearers are so full of their own affairs, and so lacking in ideas and methods pertaining to Church work, that they welcome a strong leader, even if he makes them hustle. The average person does not shrink from exertion itself so much as he does from fruitless exertion. If he sees results, then he is willing to work. One of the first things to be done is to overcome the feeling of hopelessness which paralyzes so many men and women when a Church enterprise is proposed. Encourage them by showing what other Churches have done, and what is being accomplished throughout the world. Never tell them that they can pay Church debts without labor and sacrifice. An old story illustrates this point: At a

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missionary meeting a call was made for volunteers to go to the mission fields. The speaker described the easy time they would have, and painted the work in glowing colors; but there was no response. Another service was held in the evening. The speaker told of the hardships, the labor, and privations demanded, the great needs of the heathen, and the glorious results that might be expected. This time there were volunteers. The appeal to the heroic and the spirit of true benevolence and self-devotement for a high and worthy purpose, will have more effect upon strong natures than to tell them no sacrifices are required.

Keep the Church and congregation fully informed by the use of printed matter and pulpit announcements as to the progress that is being made. Often the mass of the membership is indifferent because little or nothing is known of the plans of the officials. The people should be told all about such matters, but, of course, there is a time and season for all things, and the opportune moment for making use of wide publicity must be determined by each Church for itself.

XVIII.

“ALL OR NOTHING.”

“Each is bound to all.”—HERBERT SPENCER.

FORMULATE a definite plan. It should be so clear-cut and plain that a child can grasp it. Vagueness invites defeat. For instance, a Church is in debt and a movement to pay it is under discussion. The very first thing to do is to make a list of all claims against the property. Where the finances have been going at loose ends for years, creditors sometimes offer to make a discount. If such concessions are obtainable, there should be a specific understanding as to the amount and limit of time. In the case of large rebates, there ought to be a signed agreement. A time-limit clause, specifying that the money must be raised by a certain date, is a valuable feature, as it gives the finance committee, or financial agent, a leverage in appealing to others for help. Concessions should be counted as subscriptions. One of the most successful plans in use is based on

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the "all or nothing" principle. Some people hesitate about giving, because they fear they will be called upon repeatedly for contributions. If they can be assured that the entire amount will be raised before any pledge becomes binding, they will be left without an argument, and their objections can then be overcome. The points carefully to observe are the fixing of a definite total, a specific amount per share, and the time-limit. An ironclad contract, similar to the one here reproduced, should then be drawn:

This agreement, made and entered into by and between of the first part, and the Church Benefit Association of the Church of of the second part:

Witnesseth, That said party of the first part does hereby subscribe for shares of \$.... each, of the capital stock of said Benefit Association, and agrees to pay therefor the sum of \$.... as follows,, and, in consideration of said subscription and payment by said first party, the second party does

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hereby bind itself to observe the conditions upon which said subscription is made as follows:

1. The fund raised by the sale of said stock is for the purpose of paying the indebtedness on the Church.

2. Unless the full number of shares shall be subscribed for on or before, 19.., this subscription shall be void, and all payments made hereunder shall be subject to the demand of the first party.

3. It is also agreed and understood that no part of said fund shall be applied on the said indebtedness until enough cash is in hand to liquidate the entire amount.

Witness the hand and seal of the said first and second parties this of, 19... .. (Seal.)

Church Benefit Association (Seal.)

(Add name of president and secretary.)

A temporary organization of this kind can be created by the Quarterly Conference or Official Board. Have the contracts printed in duplicate—one for the solicitor, and one for the signer. They can be bound into convenient books, and distributed among those who are to

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do the canvassing. A mortgage of seven thousand dollars was lifted by the use of this plan. A quiet canvass was conducted, extending over eighteen months, and then on a Sunday, a month before the time-limit was reached, the matter was taken before the congregation, and the balance of fifteen hundred dollars was raised as fast as the secretaries could make out contracts. It appeared to be a hopeless undertaking at the outset; but persistent work gained the victory. This method, in various forms, is employed by some of the most experienced debt-raisers of the country, and is earnestly recommended to all who wish to be successful in a debt-paying campaign.

A simpler form, based on this plan, which may be printed on cards or written as a subscription heading in a blank book or at the top of a sheet of paper, is herewith given:

I hereby promise to give \$.... toward the indebtedness of Church, on condition the entire amount is subscribed on or before , 19...

Name

Residence

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The "all or nothing" plan will fit the situation, from a few hundreds to hundreds of thousands. It was used once to good advantage in a small Church. The place was but little more than a preaching point, where scant attention had been given to organization or finances. A can of oil was needed, but there was no money in the "treasury." After prayer-meeting, the pastor proposed that nine persons give ten cents each to make up the required ninety cents. The company looked surprised for a moment, and then quietly handed over the dimes. It can be employed in an absurd way, however, and give the impression that it has no merit. A case in point is where the secretary of a Young Men's Christian Association wanted to obtain some money. He figured out that a certain number of persons at ten cents each would make up the desired amount. A notice to that effect was inserted in a local paper, and then the secretary leaned back in his office chair, and waited for the money to come rolling in. One solitary woman called, paid her dime, and said, sweetly, as she felt the thrill of satisfaction

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that comes to any one who has just discharged a solemn obligation:

"I am so glad that the amount is small. All will surely give their share."

The secretary immediately concluded that the "plan" was at fault, because it brought in only one lonesome dime, after he had so carefully shown that it need not be burdensome. The trouble was he expected it to operate automatically, whereas a "plan" is the incidental feature of a man or an organization at work.

XIX.

"GOLDEN CIRCLES."

"Follow up advantages."—NAPOLÉON.

IN working the "all or nothing plan," each subscriber, to all intents and purposes, makes the "last" subscription. It is a round-table arrangement, by which all become jointly responsible at the same instant. This peculiarity enables the solicitor to make powerful combinations. Suppose the amount to be raised is ten thousand

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dollars, divided into one thousand shares of ten dollars. A "Golden Circle" can be formed by getting ten persons to take one share each to make up the "last" one hundred dollars. The names of influential men should be obtained at the outset if possible, because of their value as an indorsement. One good device is to take four names, and use them as a "crowbar" in loosening up a fifth pledge from some notoriously parsimonious person. A direct appeal should be made to the benevolent spirit, and, if that fails, the man who is able and ought to give, but will not, should be subject to polite, but unyielding, pressure. This can be made by mail, in person, and over the telephone. A "Golden Circle" card, with a stamped and addressed envelope, can be kept going indefinitely. For that matter, any number of cards can be handled by mail by one person with surprising results. A grouty official member may be cornered by this process sometimes in such a way that he can not fix the blame upon any one person. He is merely the victim of a "plan" which is operating blindly. Shut up alone with his own conscience, a card bearing several well-known names, a stamped

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envelope, and a polite note asking him kindly to be the last one to sign and complete the circle, he will generally comply with the request. A man who sought to evade a determined canvasser was caught over the telephone. He was a genteel dodger, and it was necessary to reach him by strategy. These may seem like extreme methods, but any person who has had experience in raising money for Christian purposes knows full well that there are certain men who are impervious to the gentler processes of persuasion. They sometimes hold responsible positions in the Church officary, and have a baleful influence over others who are disposed to be generous. The devil of covetousness seems to have possession of their souls, and it is hard for them to let go of their money. Men of this kind, who have been thus dealt with firmly, but courteously, sometimes develop into good givers from other and better motives.

XX.

MISCELLANEOUS METHODS.

“A little child shall lead them.”—ISAIAH.

A GOOD way to arouse interest, and also to gather in considerable money for any purpose, is to enlist the children and young people of the Sunday-school in a canvass for small amounts from a large number of people. Supply them with coin-cards, specially-prepared envelopes, little jugs, mite-banks, and similar devices for holding money. Whatever is used should have upon it an explicit statement of the purpose for which the contributions are asked. Information can thus be conveyed to persons who would otherwise learn very little about the affairs of the Church. Fix a date for completing the canvass, at which time there may be a concert and distribution of rewards. Do not offer a prize, because only one, or possibly two, can win. It is better to give a small reward, such as a neat little badge or pin to each one who collects a fixed amount, say five dollars. This places suc-

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cess within reach of each child, and is a great stimulus to exertion. A helpful feature is to have the children divided into companies with captains. Call them "Crusaders," or some other name that suggests a heroic undertaking. The spirit of rivalry and hope of reward will cause them to seek in all directions for nickels and dimes, and gather up many dollars in the aggregate, which otherwise would be overlooked. Besides the actual cash secured, an undertaking of this nature arouses an interest that makes it easier to obtain large pledges. A quiet canvass for large subscriptions should be conducted simultaneously with the children's crusade.

Dr. Wesley K. Bean, of California, has copyrighted a plan, based on the coin-card idea, which is quite useful in setting an entire congregation at work. It consists of a card for holding a quarter with a humorous verse on it, which quickly arrests attention, and circulars setting forth the object for which contributions are desired. Cards and circulars are distributed among Church members with the request that they send them to friends and relatives with an addressed envelope inclosed. The circular

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is striking, and will be read the moment it catches the eye. Like the dime-gleaners, this plan will bring in considerable money, and, at the same time, help get the members more deeply interested in the movement.

Another adaptation of the coin-card idea is to have cards made for holding ten dimes. Send one to each member of the Church and congregation, with the request that it be filled and brought to the Church on a certain date. An urgent appeal for the people to make a special self-sacrifice of ten cents a week for ten weeks is a neat way of presenting the matter.

A novel and legitimate method of raising a special sum was employed in an Eastern Church by using tiny stockings in place of envelopes. The young ladies made the stockings, and then they were distributed with the request that each recipient place as many pennies therein as the number of the stocking (or sock) worn, and then bring it to Church on a certain date. This could be handled very nicely through the Sunday-school.

There is something taking also in sending out circulars, with specially-prepared envelopes,

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asking each person to make a birthday offering on some special occasion by giving a penny for each year of his or her age.

The Jews, who are interested in the great Zionist movement to colonize Palestine, use a clever plan for selling stock in their colonization bank, which has a capitalization of ten million dollars, at five dollars a share. When a Jew subscribes for one share or more he is furnished with a small book, resembling those issued by savings banks. When he wishes to make a payment he goes to the treasurer of the fund in his congregation and buys prepared stamps, which are pasted in his book. The stamps range from one cent upward. As soon as his book shows that he has paid five dollars, his certificate is issued. Thousands of Jews all over the United States are buying stock in the bank of Zion in this way. Dr. Tipple is making use of a similar system in the New York Twentieth-century Thank-offering Movement. The stamps are beautifully engraved vignettes of famous Methodists. This method works well if it is constantly pushed and kept before the people. Among the Jews there are frequent meetings for main-

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taining an interest in the redemption of Palestine, at which shares are sold. Ordinarily, one plan can not be employed exclusively for any length of time. People tire of it, and lose interest. Therefore, the successful financier must be able to adapt old methods, and to discover or invent new ones. If enthusiasm is allowed to subside after it has been once aroused, it is very hard to rekindle it again.

In making any plan, carefully attention should be given to the seemingly inconsequential details. Every little item must be anticipated and planned for, so that nothing may be lacking at a critical moment. It is at this point that men with really good ideas often grievously fail. They trust to "luck" too much in place of making thorough and painstaking preparation.

XXI.

SPECIAL COLLECTIONS.

"Now concerning the collection.—PAUL.

IN spite of all objections, the special collection, like debts and taxation, is still with us. It is a time-honored method of raising money.

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It governs all the arrangements on Dedication-day, and has right-of-way when appeals are made for the benevolent or outside causes. Success or failure, as in other matters, depends upon previous preparation and attention to details. The pastor may make an indifferent and lifeless appeal and get little money, or he may so present his cause as to obtain a large, hearty, and satisfactory response. One way is merely to pass the plates and take the small change, and the other is to circulate cards and ask for subscriptions. These are nice and respectable methods; but with the average congregation a more aggressive plan must be employed. The essentials of a real financial siege are a good blackboard design, and a corps of genteel, but fearless, solicitors to deal with individuals in the pews. All the little preliminaries must be carefully looked after, such as the sketch on the blackboard, the placing of the chalk, selecting of the secretaries, and the specific instructions to the men who are to work in the congregation. A blackboard diagram in common and successful use is formed by ruling off squares, each one to represent various sums, from one dollar upward,

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to be crossed out as fast as the subscriptions are made. The squares can be arranged in the form of a cross, rectangle, or other designs.

A neat and effective device to use at a dedication is to have squares of black cardboard with white lines between, so arranged that they will entirely cover a large picture of the Church. As fast as the pledges come in, the squares can be removed, and gradually the complete building is brought into view. The cards can be fastened to the board with small tacks, so they will pull off easily. A pastor once made the representation of a brick wall by attaching "bricks" of red cardboard to a white background. Each brick stood for five dollars. The congregation was asked to help make a "hole in the wall," and, if possible, to demolish it. The novelty arrested attention, and the knocking out of the bricks helped arouse an enthusiastic interest. On another occasion, he had the picture of a high wall on the blackboard, with a ladder leaning against it. Each rung represented one hundred dollars, and was divided into squares of ten dollars each. He needed one thousand dollars, and had all but

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two hundred dollars. The object of the ladder was to show, by contrast, that "only a little more" would enable him to get over the wall.

A large circle of a bright color—preferably red—divided into sections, makes a good design. It can be used for any amount. As fast as subscriptions are called out the sections are marked, and, after the half-way point has been passed, the interest and enthusiasm will begin to increase. The people feel the excitement of a contest or a race, and some will give just to see the circle completed. An enterprising Church official once used a neatly drawn locomotive drive-wheel with good effect. He had the rim, spokes, hub, and a section of the track marked with different amounts. His appeal to the congregation was:

"Help us turn the wheel."

Another device for arresting and holding attention during an appeal for money at a Church dedication may be described. The pastor and officials wished to pay a debt of sixteen thousand dollars. They prepared a gigantic thermometer of pine, sixteen feet high and painted white, which was set up by the side of

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the pulpit at the edge of the organ arch where everybody could see it. Figures and degree marks had been put on in black; the figures standing for thousands of dollars, and each degree for two hundred and fifty dollars. At the bottom was the bulb, apparently containing red mercury. A painter stood by with a brush and some red paint in hand, and as fast as subscriptions were announced he ran the mercury up the tube by deftly painting in the red line. The congregation became intensely interested in the rise of the temperature as indicated by the thermometer, and subscribed so fast that the painter was soon obliged to mount a step-ladder so he could reach the high figures. The entire sixteen thousand dollars was pledged on one occasion. Pledges were payable in six, twelve, and eighteen months through red envelopes, which had been distributed freely in the pews for the use of subscribers. The thermometer stood in its place for eighteen months. As fast as the money was paid in, the red mercury receded correspondingly, which could be quickly noted by the congregation each Sun-

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day morning, and, at the end of the year and a half, the red was back in the bulb, and then the old board was taken down.

XXII.

HANDLING A CONGREGATION.

“Every man must fill the measure of his capacity.”—JOSEPH PARKER.

THE person who handles a congregation by any of the methods described in the foregoing chapter ought to have a number of pledges in hand in advance to use in making combinations. Fifty or one hundred dollars, judiciously managed, can be made to “loosen up” several hundreds. It is very embarrassing to have any drag after the appeal has been definitely launched. There should be variety and movement. The people must not be allowed to relax for an instant. All kinds of propositions and humorous stories must be forthcoming. Impatience and irritability absolutely must not be allowed. Never make sarcastic remarks about

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those who leave. Go ahead optimistically, enthusiastically, and sweetly. A doubting, scolding "beggar" seldom gets any money. The man who kicks his cow in the side to make her give down, soon discovers that there is considerable human nature in the beast after all. He won't get much milk until he changes his tactics. The man who deals gently, but firmly, with the people, treats them courteously, and holds their attention persistently to the business in hand will succeed. He should not expect all to respond at once. Many must sit and think awhile before they reach a decision. Wait for them.

The reserve is to be drawn upon only at critical moments, when the pledges are not coming very fast. A common proposition is: "A friend has authorized me to say that he will be the last of five persons to give five dollars each. Now, who will help us get that five dollars?" At the time the appeal is made there should be a careful and explicit statement as to terms of payments. Confusion at this point often hinders some people from giving. The appeal can be put in a variety of forms. Indeed, variety is one of the essentials. For in-

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stance, ask for subscriptions payable in one month, three months, six months, or one year. Some who could not pay in three or six months, could do something if given more time. Vary the proposition again by putting it in the form of monthly payments in place of a lump sum. Pledges of one dollar a month, twenty-five cents a week, or even "a cent a day" should be called for, and pressed as earnestly as the appeal for the big contributions. There are many well-dressed people in moderate circumstances who can not give the larger amounts, and who feel too proud to subscribe the smaller sums. Make it respectable for them to give their littles, and they will do so. Where subscriptions are taken payable in six months or a year, and the money is needed at once, arrangements can generally be made for a bank or interested parties to advance the cash on the security of two or three names. Before this is done, however, the subscribers should be seen, the plan explained, and notes secured from them for their subscriptions. Every public subscription list is liable to shrink all the way from ten per cent to one-half, and this fact must be kept in mind in obtaining

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advances on unpaid pledges. Collections should be made regularly and persistently. There is an old saying that book-keeping and collecting are the most important parts of business management, and the same is true in Church finance. It is often a matter of economy to pay a collector a reasonable percentage, rather than depend upon volunteers. In large undertakings there should be a salaried man or two to give exclusive attention to financial details.

XXIII.

"TOO MANY COLLECTIONS."

"The devil divides us that he may prevail against us."—SPENCER.

THERE is a general protest going up from pulpit and pew against the numerous collections that are being crowded into the Churches. Besides the regular connectional interests, many local causes demand presentation. Most of them are worthy, and it is hard to refuse any; but they are becoming an intolerable burden. They

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cause antagonisms that are detrimental to the purposes which they seek to serve. It is feasible for each local Church to establish what may be called a "benevolent fund," from which all contributions for general purposes may be made. Suppose this fund be fixed at an amount equal to that raised for all local purposes. If the Church spends one thousand dollars for its own neighborhood work, let it contribute another one thousand dollars for world-wide enterprises, and so on. Sermons could be preached, information given, and enthusiasm awakened without thought of special collections. Then have four appeals for the benevolent fund each year. By placing regular and systematic emphasis upon all the interests to be served, in the pulpit and in private, and planning to reach each individual, this system ought to bring in the money, and relieve the congregation and the preacher of the agony of a "begging" seance every other Sunday. This proposition is used in some Churches in connection with general instruction, but not for such large amounts. If the people can be brought to understand that Christianity has a universal mission, and is not limited to one

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locality, it will be easy to induce them to accept this method of a simple division of their contributions into a local fund and a general fund. In time they might so increase their giving that the treasurer could make the appropriations out of the regular Sunday income, and thus abolish special collections entirely. No matter what details are thought best, it is clear that the definite instruction of the congregation in matters of benevolence is the supreme need. There can be no solution of "too many collections," or of any other phase of the problem of Church finance until that work is thoroughly done.

Various methods are used by pastors for raising their benevolent collections. Some "omnibus," while others present each cause separately. The main point is to give the people the information, and awaken their enthusiasm. If this is done no general society will suffer in case several are combined when the appeal is made for money. An extension of the apportionment to individuals is used by pastors of the larger Churches with very good results. Notifications are sent out specifying the amount ex-

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pected from each one, and fixing a date for receiving the contribution for each cause. When the date arrives, the pastor makes a brief statement, and takes the collection. Payments are made through specially-prepared envelopes. There are pastors who "work the committees," both in giving information and in bringing in the money. It is doubtful, however, if a very large proportion of Methodist pastors make much use of the committees, which are so laboriously appointed at the fourth Quarterly Conference. They should either be utilized or discontinued. One way of working them is to put them in charge of monthly prayer-meetings, so they can give information about the various general societies in regular rotation. Tract distribution, management of public meetings, in addition to the prayer service, solicitation of members for money, and the collection of pledges made at the Sunday service are among the duties they may perform in "bringing up" the benevolences.

There is one kind of pastor who always has a hard time getting money for outside objects, and often has to give a dollar each himself to

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several of the societies so that there will be "no blanks" and he can make a fairly creditable report. He postpones all such matters until the last quarter of the year, then, in his desperation, attempts to crowd all of the collections into a few weeks. On the day of the appeal for money he throws a batch of half digested statistics at the congregation, under the mistaken notion that he is giving them "facts," and then has the ushers pass the plates. During the preceding nine months he has scarcely mentioned the subject of benevolent claims. The people do not understand, they are not prepared to subscribe or give, and, in their confusion, make very unsatisfactory response. As bad as is this practice, it is preferable to the serene indifference of the pastor who never takes a collection for foreign missions from one year's end to the other.

XXIV.

WHAT SOME PASTORS FEAR.

“Duty and to-day are ours, results and futurity belong to God.”—HORACE GREELEY.

THERE are numerous pastors who need to be convinced that the preaching of a universal gospel will not affect their salaries. This secret fear in the pastorate is the subtle poison that is paralyzing the world-wide operations of the Church. Like priest, like people, every time. Let the pastors become enthusiastic, and the victory is won. The secretaries of the benevolent societies and the bishops are their teachers. The general superintendents and the connec-tional officials are profound believers in the uni-versal conception. Let them urge it upon the Church in every possible way and upon all oc-casions. Sometimes they become impatient with pastors who do not have the same vision. This is due to point of view. The pastor sees the local field, and the secretaries and bishops see the general field. Pastors, as well as people,

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crave specific information. Academic talk and fine-spun theories are not convincing. They want living, pulsating facts. The way to overcome the fears of the pastor who is so deeply concerned about his salary is to bring to bear upon him at Annual Conferences, Conventions, and through the Church press the same kind of teaching that he is urged in this book to give the members of his Church. The older men, who are too badly set in their ways to be moved, even by an earthquake, need not be taken in account very much. The instruction should be applied to the younger preachers, and especially to those just entering the Conferences. If they could be set right while they are in the university or taking their Conference studies so much the better. They should go to their charges under the influence of the universal vision, and the conviction that Christians are saved for service, and that it is the business of the preacher to show them how to serve.

XXV.

BISHOPS AND PRESIDING ELDERS.

“Hope holds up the head of our sacred desires, and perseverance crowns them.”—HALL.

THE bishops and presiding elders of the Methodist Episcopal Church are constantly called upon to raise money at dedications, on debt-paying occasions, and for university endowments. They rely upon the pastor or official in charge to attend to the preliminaries. Much of their success depends upon the preparations that have been made. All that they can be expected to do is to take the matter before the congregation. Therefore it is manifestly unfair for a Church to have one of these officials make an appeal to an audience that has not been worked up in advance, and expect him to lift the entire load alone. And yet it has been done repeatedly. The pastor who wishes to obtain the help of a bishop should get everything in readiness so that nobody but a bishop would be able to meet the demands of the occasion. Show him that you and

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the people have been laboring earnestly together, that he will not be expected to do all the work, and that he will not face a "cold" congregation, and you will greatly increase the chances for a favorable reply. The bishops carry heavy responsibilities—greater than those of railway managers or the superintendents of immense manufacturing concerns. They can not afford to spend their time and strength in doing work that properly belongs to other men, and that is exactly what they are asked to do when they are invited to appeal to a congregation which has not been suitably prepared for their coming.

The methods of the bishops vary in some respects, but in several vital points they are very much alike. They are characterized by optimism, enthusiasm, energy, and good humor. In discussing the question of money-raising, Bishop McCabe once said:

"Never scold. Assume that the people are willing to give. Scatter information. Never tell of your defeats. Tell only of your successes. Shout the people on to victory."

Bishop McCabe is very successful in taking a public collection without a blackboard. One

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of his favorite maneuvers is to begin with the last \$50 or \$100 and work backwards, simply making an application of the "all or none" principle advocated in a previous chapter.

There is great power in an encouraging putting of a situation. An optimist will see the bright aspect of a seemingly hopeless condition, and so present the matter that the people will feel encouraged, while a pessimist will see only the dark features of a really hopeful situation, and demoralize an entire Church or community. It is absurd even to think of allowing a pessimistic man to act as financial agent of anything. The financier must be a natural optimist, or he will miserably fail.

When Bishop Cranston was assigned to the Pacific Northwest as resident bishop immediately after his election in 1896 he found a most distressing state of affairs. Churches were heavily in debt, pastors poorly paid, and the people despondent. He encouraged the people to have hope, make an effort to get their affairs into better shape, and trust God for the outcome. A few responded. The fire of debt-paying enthusiasm spread, and within five years a large number of

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Churches in that extensive, growing, and highly-promising region had freed themselves from incumbrance. The power to foster hope and confidence in the final success of an undertaking is one of the necessary elements of leadership. It is an eternal and unchanging principle, and applies with equal force in all grades of Church work, financial or otherwise.

Bishop Hamilton gives close attention to these points when he is asking for money—which is most of the time. By the supreme force of his personality and the dogmatic affirmation that “success is sure” he soon captures his hearers, and eventually gets their money. His cause is a vital personal matter with him. He is carrying out a great and worthy undertaking—whatever it may chance to be—and unhesitatingly assumes that he has a right to call upon people everywhere to help him. The pastor or presiding elder who can thus make the interests of the Church his own supreme personal affair (rather than perfunctory and professional), and talk up his cause in season and out of season, has discovered one of the prime secrets of raising money for Church purposes. He will kindle the interest of people

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with whom he comes in contact in spite of themselves, and when they get interested it is quite easy to obtain their contributions.

Like the bishop, the presiding elder is an executive and an overseer. He will do his best work in encouraging and backing up his preachers and official members. If a pastor feels that his elder is not in sympathy with him in some difficult enterprise, he is very apt to become disheartened. Much that has been said with reference to pastors and bishops will apply with equal force to the presiding elders. They can exert a peculiar leverage in the Quarterly Conference that can be made highly beneficial to the finances. One important duty which they should always perform is to make the local official feel deeply the responsibility that rests upon them collectively and individually in Church money matters. If they make a study of financial methods in use elsewhere, and are always prepared and willing to give their Churches specific directions in the official meetings, at opportune times, they can greatly magnify their office and usefulness.

XXVI.

UNIVERSITY FINANCIERING.

“Educate men without religion, and you make them but clever devils.”—DUKE OF WELLINGTON.

HIGH executive and financial ability must be combined with a fair degree of scholarship in the man who would succeed as the president of a modern American university, denominational or otherwise. Like the head of a great manufacturing enterprise, he must devote himself to the working out of broad and all-embracing plans. If he becomes absorbed in details, he will fail. When Professor David Starr Jordan accepted the presidency of the Leland Stanford University it was with the express understanding that his position was to be supremely executive. President Harper, of the University of Chicago, is another instance of the executive university president. It is true that he has a perennial supply of money in the Rockefeller family; but it must not be overlooked that this flow of cash depends very largely upon his ability to plan

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extensively and spend wisely. Recent gifts to Harvard and other large institutions illustrate this point. The donors were reasonably certain that their money would not be wasted, and that it would keep on doing good forever.

It is said of Chancellor Day, of Syracuse University, that at a crucial time in the history of that institution he exhibited the rare qualities which mark the difference between flunkeyism and real generalship. Money was needed badly. Several of the trustees wanted him to visit some of the Churches in a "begging tour." Dr. Day knew that he could not get much from the Churches on short notice, and replied:

"Gentlemen, I am not fishing for minnows; I am looking for whales."

He meant that the same energy and time could be expended to far better advantage upon men of wealth directly than in working for nickels and dimes. His success in getting men of means interested in Syracuse University abundantly justifies his purpose of hunting for "whales" in place of "minnows." The methods he employs are his own secret, but it is a safe surmise that he impresses them with the de-

sirability of having a share in the good work for the present and the future that is being accomplished by that institution.

Special agents are sometimes employed by universities to raise endowments. A very successful worker of this kind is connected with a well-known school as a professor. He teaches just enough to retain his standing as a member of the Faculty, and employs the remainder of his time in soliciting subscriptions. His plan is to compile a list of the names of men and women of means and approach them by easy stages. He does not attempt to get money upon the first visit. He seeks, rather, to develop a feeling of interest and sympathy in the work and aims of the university. Carefully prepared printed matter is mailed—tracts, leaflets, university publications, etc.,—and personal correspondence maintained. By degrees he wins confidence; then he begins to draw in the net. He has two aims in all that he does. One is to get a cash subscription, and the other is to provide for a substantial bequest. Necessarily, the process is slow; but it is a successful way of raising an endowment and developing a strong constituency.

XXVII.

REACHING THE RICH MAN.

"By their fruits ye shall know them."—JESUS.

A CHARITY worker once called upon a man of wealth and solicited his help:

"Show me what you can get for a dollar," he replied.

She quickly wrote out a list of edibles, which embraced a large variety of articles in small quantities. The man at once perceived that she understood her business, that money placed in her hands would be wisely expended, and thereupon he made a subscription. It was a case of intelligent asking and intelligent giving. Such solicitors have been known to develop a constituency that would contribute many thousands of dollars annually for charitable purposes.

Most men and women of wealth who endeavor to handle their resources as they would a trust fund find that, as a means of protecting themselves from imposition, they must make their gifts conditional. They require the city, insti-

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tution, or individual aided to show good faith by exhibiting a spirit of self-help. It is well that they should do so. It is better for the recipients to feel that they did all they could for themselves before they were helped. No person really values anything that costs him nothing; therefore, in attempting to enlist the assistance of the man of wealth, do not expect him to give the entire amount needed. He will not for a moment entertain such a proposition. Show that your cause has merit, is really accomplishing good, that the funds are economically managed, that those directly concerned are doing their utmost to help themselves, and then he may give you a favorable answer.

Jay Gould was not noted especially as a philanthropist, but it is said of him that he quietly gave away many thousands of dollars. On one occasion his special train was obliged to remain on the side track in a small town for several hours. While waiting, he strolled about the place in company with his traveling companions. They were attracted by a crowd in front of a church. Drawing near, they asked the cause of the gathering, and were told that the building

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was about to be sold at auction under a foreclosure.

"Where is the preacher?" asked Mr. Gould.

"In the church, praying."

"And the officers?"

"They are in the church, praying, too."

"Are the members in there also?"

"Yes; preacher, officers, and most of the people, all praying. They say they have done all they can, and now they have taken it to the Lord."

The sale began; but it soon stopped. The great financier made a bid, and took the property.

"Go and tell them that the church is free," he said, as he walked away with the documents in his pocket.

Before the astonished congregation had fully recovered from their surprise and joy their benefactor's special train had left the village.

Whether this story is true or not, it illustrates several requirements in obtaining outside assistance which have been touched upon in preceding chapters. Devotion and the spirit of self-sacrifice must be shown first. Men and women of wealth are influenced very much like those who

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are not so well off, and should be approached in a similar way. There are men in our Churches, colleges, and other institutions who pay the bills rather than have the subject of money pressed upon the people. They are making a mistake. They should give conditionally, in such a way that the pastor or officials can use their gifts as a leverage in obtaining contributions from others who are not quite so disposed to be liberal.

XXVIII.

HINTS TO SOLICITORS.

“A decent boldness ever meets with friends.”
—POPE.

A VERY successful solicitor was asked:

“Don’t you feel some diffidence about approaching a man of wealth and asking him for money?”

“O yes, sometimes; but I always say to myself, He can’t do anything worse than throw me out.”

He was willing to take the chances of a re-

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buff, and possibly denunciation, and it was that very willingness that made him successful. There is no way of absolutely insuring victory in advance. It is folly to presume to say that any person will not give until he has been asked and has refused. The most discouraging expression that can reach the ears of a pastor when he is urging a financial undertaking is something like this, in a whining, dejected tone of voice:

"There is no use in trying. Nobody will do anything."

Away with such nonsense! It is the mark of moral cowardice. Always let the other man do the refusing. Never presume even to hint that he can not do anything. Quite a number of people in this world make a practice of keeping their financial affairs strictly to themselves, and therefore it is never safe to skip anybody. A great surprise was caused in New York City a few months ago by an undiscovered millionaire who made himself famous by giving \$4,000,000 to a charity of his own choice. He had lived in the metropolis for forty years without anybody but a few intimate business associates

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knowing that he had money. He probably would have been passed by as unworthy of attention by some solicitors.

A good appearance, quiet self-possession, and a ready tongue have their value, but courage, earnestness, energy, and a worthy cause count for equally as much, if not for more. Don't waste words. Go straight to business. Don't act shame-faced, or assume a half-apologetic manner, as if you secretly felt you deserved to be kicked into the street. Straightforward, manly frankness will command respect, even if it does not always get the money.

XXIX.

NEWSPAPER PUBLICITY.

"He called to the man clothed with linen which had the writer's inkhorn by his side."—EZEKIEL.

It is much easier to enlist the aid of the secular papers than most Church people suppose. There is an erroneous idea abroad that editors generally are hostile to Christianity. This is not true except, perhaps, in a few rare cases. Where

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it is desirable to have publicity, the best way to get it is to either call upon the editor or write him directly for his co-operation. He may say, "Send in your matter, and we will print it." If any pastor, Church official, college president, or financial agent can obtain the use of the columns of a daily or weekly paper, let him improve the opportunity to the full limit. Lay aside mock modesty, and if the occasion should require the mention of your own name merely as a matter of fact, do not hesitate about giving it. The editor wants the facts tersely told in a few words and short sentences. He abominates opinions, comments, or suggestions in a news article. The more you keep within the limitations of newspaper writing pure and simple, the better he will like you and the more space he will place at your disposal. There are a few Churches and institutions in this country that have gained prominence and prestige because the men in charge have sought and won the good-will of the editors and reporters. Others can do likewise. It is right that they should do so for the promotion of Christ's kingdom, but not for personal ends.

XXX.

LEGITIMATE OBJECTS OF BENEVO-
LENCE.

“A man there was, some called him mad ;
The more he gave away, the more he had.”

—BUNYAN.

THIS topic opens up a big question: “Where can I give my money so it will accomplish the greatest and most lasting good?” It can not be decided off-hand, because its roots run down deep into the subsoil of society. Mere almsgiving is not charity. It is a promoter of pauperism, and is a detriment rather than a help. Suppose you had \$1,000,000 placed in your hand this moment, and were told to invest it so it would accomplish something for all humanity, what would you do? The probability is you would do some hard thinking first, and then you would begin to study the subject in earnest. The writer merely wishes to direct attention to this theme without attempting to discuss it in all of its bearings. However, one or two phases can be touched upon in passing. The Christian philanthropist is guided

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by the conviction that all reform measures, of whatsoever character and name, must have as their foundation the regeneration of the individual heart. Men must be brought to abandon their sins, and taught to love God and man with their whole mind and strength. The preaching of the gospel, therefore, being the ordained means of bringing men into right relations with God, demands first consideration. Without the preaching there would be no charitable impulses. The very men who give for humanitarian purposes, and refuse to help the Church, sadly fail to recognize that the very ideals and convictions of which they boast are the fruit of centuries of preaching, sometimes carried on amidst privation and sacrifice. They have unconsciously imbibed their views from the intellectual and social atmosphere of the times, which is surcharged with Christian truth. Philanthropists who affect to despise the Church as an object of their benevolence are very short-sighted in the conceit of their own wisdom and goodness. Every dollar they handle is the product of political and industrial conditions growing out of the teachings of Christianity. The very existence of their

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money-making enterprises is dependent upon the moral fiber of our civil life, which, in turn, is nurtured by the pulpit and allied agencies.

Christian benevolence includes both the maintenance of the pulpit and all that it represents, and also the humanitarian institutions. All that we hope for, however, in the regeneration of individuals, of business, of politics, of commerce, and all that makes up the sum total of life, depends upon the preaching of a pure, inspiring, and all-conquering faith in Jesus Christ. The great auxiliary of the pulpit is the university. Money planted in churches and Christian schools in all parts of the world will produce lasting and far-reaching results. Hospitals, orphanages, and similar enterprises are concrete expressions of Christian love, sometimes called "the humanitarian spirit," and must be maintained; but their support does not justify neglect of the pulpit and the schools. The silent work of the preacher and university professor may not make a spectacular showing, but it is steadily developing those sterling moral qualities which constitute the foundation rock of an enduring world civilization.

XXXI.

HOW TO EVANGELIZE THE WORLD.

“The children of this world are in their generation wiser than the children of light.”—JESUS.

THE individual who is under the baleful influence of a narrow conception of Christianity says: “Convert the sinners in America before you send missionaries to the foreign countries.” Let us see which is the better method. Men who manage political campaigns are chosen for their practical wisdom. They have discovered, by years of experience, how to conduct successfully such undertakings. Do they proceed on the theory that they will win all the voters in a particular State before they will try to reach the men of an adjoining State? O no. They adopt an entirely different plan. First, a national committee is organized to have general supervision of the campaign. Then State, county, and city organizations are formed. A manager who devotes his entire time to the work is in charge at each strategic point. He has literature and speakers

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at his disposal. The chief attention is given to the voters in the remote localities of the county or city. The agencies used are public meetings, printed matter in newspaper, book, and pamphlet form, and private hand-to-hand canvassing. In some places, where there is a severe educational test, the party managers have actually established schools for the education of illiterate voters, so they would be prepared to vote on election-day. Large sums of money are expended in every Presidential campaign for purely legitimate purposes—pay for speakers, hall rent, printing, etc. It is contributed by individuals who are deeply interested in the success of the party to which they belong. A man living in Iowa never thinks of objecting to the calls of the national committee for money because it is not all to be spent in his State. He views the situation from the universal standpoint so far as the United States is concerned, and gives for the promotion of his political creed in all parts of the country. Therefore he is not only willing, but desirous that the national committee shall use his money in converting political heathen wherever they may be found. The activities of the national managers

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always stimulate and help the campaign, even in localities where they are not sending very much money. Now there are several points of analogy between a Presidential campaign and the evangelization of the world. In the first place, man is ignorant of the true and living God. Several great religions are striving to show him the way of truth. We believe Christianity is the only true and complete revelation of God—not merely one religious system among many—but the supreme religion, embodying all that is good in other systems, and retaining none of their faults or weaknesses. This being true, it is our chief business, as believers, to propagate our faith to the ends of the earth, so that all men may have an opportunity to enter into fellowship with God. Suppose a Divine decree should be issued that the gospel dispensation would end on January 1, 1910. We will call that “election-day.” Our problem now is to reach just as many persons as possible before that date. Millions in England and America have opportunities for hearing the truths of Christianity explained. Many millions more, by far the greater part of mankind, are still in the ignorance and darkness of heathenism.

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The responsibility for enlightening them rests upon us. We sin against light—the worst form of sin—if we fail or neglect to perform this duty. Shall we attempt to convert all the people in one isolated spot first, or shall we take counsel from the political managers, and inaugurate a campaign in all parts of the world, and especially in the localities where the people have had no opportunities whatever for learning of God? We will reach far more people within the time fixed by establishing stations at strategic points. This plan is like starting fires in many different spots on the prairie. It spreads in all directions from each center until eventually all the grass has been burned. Missionary societies generally are conducted in accordance with this system. They plant stations at advantageous points from which radiate a variety of Christian influences which steadily and with increasing momentum change the ideals and lives of the people. The agencies employed include preaching, tract distribution, personal work, schools, colleges, orphanages, hospitals, industrial training, etc., all for the purpose of bringing the entire human race into right

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relations with God. This work is carried on as systematically and carefully as the business of a great banking institution with branches in all parts of the world. Its management costs very little in comparison with the magnificent results that are being accomplished. The plan of the Methodist Episcopal Church for the evangelization of the world is economical and effective, and is the marvel of business men who have examined it. Contributions are gathered from the Churches, large and small, and apportioned by experts who have been making a study of universal evangelization for years, and know exactly where to place money to the best advantage. Far better results can be accomplished by turning all gifts into the common missionary treasury than for the givers to attempt to control the expenditures. Men who give to the national campaign fund trust the judgment of the officials who are in charge to expend the money wisely. Christians should place their money at the disposal of their international leaders in the same way, looking forward to the consummation of a grand and universal result rather than to the conversion of the people in a particular

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country. While it is not literally true that the gospel dispensation will end on January 1, 1910, it is true that it ends for every man at death, and as Death is lurking near every man, and will strike him down at an unexpected moment, it behooves us to be increasingly earnest and aggressive. The home Church and the mission station in the heart of Africa, or India, or China, are one and the same work. They are not separate or different. Both are entitled to the prayers, service, and contributions of the believer. When Christendom catches this thought the evangelization of the world will begin in real earnest. It is the high privilege and supreme duty of the ministry to show this vision to the Church.

XXXII.

PRESENT-DAY FINANCIAL PERILS.

“Whosoever sins against light, kisses the lips of a blazing cannon.”—JEREMY TAYLOR.

ONE of the greatest menaces to true spirituality and real aggressive Church work is the power of the worldly rich man in the pew. He

often pays a large share of the bills, but does not participate in the devotional or evangelistic services. He may be fairly regular in attending public worship on Sunday morning, but that is about the limit of his Church activity. For fear of offending him and thus losing his financial assistance, the pastor and the officials allow him to remain undisturbed in his state of spiritual death. Such men frequently acquire undue authority, which is generally exercised in dictating the selection of the preacher. Thus the pastor of such a Church, in a very specific sense, becomes a hireling. He must trim his sermons to suit the views of the man, woman, family, or combination of families who furnish the funds. Far better for him to depend upon loose collections and the donations of a poor people than to preach the gospel in a diluted form with a gold collar around his neck. At this point comes the supreme test of faith. When the pastor feels the obligations that are pressing upon him, bills to be met and a professional standing to maintain, he may be sorely tempted to trim off some of the sharp corners of Christian truth when he knows that it will apply with cutting force to

the well-to-do and cultured members of his congregation. But if he "trims," the light of God's countenance will cease to shine upon him, and he will become a blind leader of the blind, a whited sepulcher, a living lie, a false prophet, and an emissary of the devil! Let him be loyal to his highest convictions of right and duty, and trust God to help him take care of his bills and his professional standing. Most men and women of wealth who attend church are of open and receptive mind, willing, and even eager, to listen to loyal preaching when it is done in the power of the Holy Spirit and with an unmistakable desire to help the hearer. Do not scold or berate men because of their wealth or their worldliness, but seek rather to teach and persuade. Insist that liberality does not exempt the giver from personal service. The pulpit needs to emphasize this point quite as much as it does systematic giving. Heart, head, body, purse, and all belong to Christ, and should be intelligently enlisted in his service.

XXXIII.

MISSION OF WEALTHY PREACHERS.

"Sell all that thou hast, and distribute unto the poor."—JESUS.

IN recent years preachers with independent fortunes have become quite common. They have generally received their wealth by inheritance or by marriage. At first there appears to be an incongruity between their condition and the life of self-sacrifice demanded by the Christian system. But that is not exactly true. Poverty is not an evidence of piety; neither is the possession of money an indication of wickedness. It is quite possible for a rich preacher to be fully consecrated and wholly devoted to the cause of Christ, but naturally his convictions will not be expressed in the same form as those of a poorer man. He needs much grace, because money is a greater snare than poverty. We should be grateful that so many well-to-do preachers continue in Christian work and use their money for religious purposes in ways that their critics never suspect.

It is true their wealth opens the way to the best calls and appointments and gives them other advantages utterly beyond the reach of other pastors. But with the increase of talents and opportunities there are added responsibilities. Where much is given much will be required. The well-to-do preacher has a mission that other ministers would find it difficult to perform. His station gives him access to men and women who often are so hedged in by conventionalities that they seldom hear genuine gospel teaching. He can meet them on their own level, and make a disinterested plea for their spiritual welfare. He can also tactfully interest them in objects of benevolence that should engage their attention, but of which they are usually very ignorant. Thus the minister of means can become a messenger to a certain class of men of wealth who fortify themselves against the advances of those poorer than they are because they suspect that they are wanted solely for their money. There is as much need of an effort to reach the "classes" as there is to reach the "masses." C. N. Crittenton, the founder of the Crittenton Homes, is a millionaire evangelist with a large income. He

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travels in a special car as a matter of economy, as the railroads often haul his car for nothing; and when he is holding meetings in a town, he lives in his car at less expense than he could stay at a hotel. He preaches the "straight gospel," and, as opportunity offers, appeals to wealthy men to become Christians and to give money to his Homes. An eccentric philanthropist in Iowa, who is giving away his millions on the conditional plan, goes among men of wealth and induces them to give thousands where they would ordinarily dole out a few dollars. A well-to-do Methodist clergyman, whose name is well and favorably known, sustains a large number of mission-schools in India. James Stokes, a wealthy layman of New York, gives a large share of his time to the international work of the Young Men's Christian Association, paying his own expenses, and helping plant associations in all parts of the world. It is understood that he personally defrayed the expenses of many of the European delegates to the Golden Jubilee of the association which was held in Boston in 1901. Is it preposterous to think of the rich young man or woman throwing aside worldly pleasure-

seeking and devoting themselves and their wealth to evangelism? The preacher of means can present this subject to wealthy Christians or others with a force that would command a hearing. When Miss Kate Drexel surrendered her fortune a number of years ago, and became a nun, the world applauded her spirit of self-renunciation and heroism. Her obedience to a high and noble ideal is commendable. Is it too much to think that our Protestant young people are not equally heroic? More are devoting their money to Christ than is generally supposed, but there remains a great throng yet to be enlisted. Is it not probable that the problem of evangelization in country districts and small towns is to be solved by preachers and lay workers who are able to go among the poorer people and preach without thought of where they are going to get their support? The example of a rich man preaching and otherwise disinterestedly seeking the welfare of others has a most powerful effect upon rich and poor alike.

A wealthy minister who would live in luxury and spend his money in pleasure-seeking is clearly violating the spirit of self-devotement which is

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the essence of the gospel. The same is also true of the wealthy business or professional man, or the woman who has inherited or made a fortune. The law of Christ is no respecter of persons in the matters of wealth or work, and the same requirements apply with equal force to both laity and clergy.

XXXIV.

OUTLOOK FOR THE FUTURE.

“The fields are already white unto the harvest.”

—JESUS.

COINCIDENT with the development of Christian intelligence and an appreciable improvement in general benevolence the opportunities for expending money advantageously for the Christianization of the world have greatly increased. One hundred years ago, when the so-called modern missionary movement began, few of the great heathen continents were open to missionaries. Africa, India, China, Japan, and the islands of the sea were closed, and the forerunners of the

gospel army entered those countries at the peril of their lives. Now the way is open for all. The walls have been thrown down. A new world civilization is being developed as the outcome of Christian teaching. Japan is under the influence of Christian ideals, and is gradually being regenerated in heart. In China the world beholds the grand spectacle of a nation of 400,000,000—one-third of the human race—awakening to a new life. Bibles are increasingly in demand, and missionaries can command a hearing little dreamed of in the beginning. In India there are so many inquirers and converts that the missionary societies can not provide the teachers and pastors properly to care for them. South America, Mexico, Africa, Porto Rico, and the Philippines have been thrown open to the messenger of Christ. Opportunities for planting hospitals, schools, and churches are increasing daily. Hundreds of young men and women, intelligent and consecrated, are ready to go as missionaries, teachers, nurses, and general workers. But they must halt because there is so little money available.

Turning from the foreign to the home fields,

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we find needs and opportunities everywhere. The problem of the city is pressing hard, and it must be solved by the gospel of Christ, or it will not be solved at all. Foreigners are pouring into the United States in greater numbers than ever before. They are largely unevangelized and ignorant, and are therefore adverse factors in the social organism. We must lift them up, or they will drag us down. The submerged poor on the one side, and the unbelieving, self-indulgent rich on the other, are both menacing our boasted Christian civilization. The chief hope is with the so-called middle class—the very bone and sinew of the national life. The call is for gospel teachers who will go from house to house in the cities and for the establishment of churches and institutions where the people can be gathered together and helped in the development of Christian character. Trained workers are available, but the means for their support is not forthcoming in proportion to the requirements of the hour. The only resource for supplying the money is the Church, and the moving power of the Church is and always must be the preacher. All benevolence is the fruit of the

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pulpit. Much has been done, but as the need is great and the resources ample, infinitely more is demanded.

XXXV.

FAITH+EFFORT+PERSEVERANCE=VICTORY.

"Now is come salvation and strength, and the kingdom of our God, and the power of His Christ."—
REVELATION.

FOR over two years the motto herewith given served as the rallying-cry of a pastor who was leading a Church in a desperate struggle to get out of debt. Again and again did he enforce the main ideas—faith in God, the people, and themselves, plus effort, plus perseverance, would equal victory. This equation will serve a larger purpose as a guiding sentiment in a united effort throughout Christendom to lift all the people to the imperialistic view of Christian work, and enlist them, heart, head, and purse, in the evangelization of humanity. It can not be accom-

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plished in a day, but it should ever be our ideal. It means toil, sacrifice, and privation, but the end to be achieved is well worth all that it will cost. This supreme purpose is to bring all mankind to a knowledge of the true God in Christ. While we labor, let us look forward to the time when the whole earth shall be redeemed from the power of sin; when wars shall be no more; when sickness, poverty, and death shall be banished; when love shall be supreme, and all nations shall acknowledge Jesus Christ as King of kings and Lord of lords.

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